Filing at a Glance

Company:	Aetna Life Insurance Company
Product Name:	DC ALIC PPO SG 2019
State:	District of Columbia
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI:	H15G.003 Small Group Only
Filing Type:	Rate
Date Submitted:	06/01/2018
SERFF Tr Num:	AETN-131521698
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DCALICSG2019
Implementation Date Requested:	01/01/2019
Author(s):	Regis Murayi, Amy Ovuka, Diane Anderson, Joanna Kluza, Kyle Richardson, Elizabeth Mangan
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *District of Columbia* **Filing Company:** *Aetna Life Insurance Company*
TOI/Sub-TOI: *H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*
Product Name: *DC ALIC PPO SG 2019*
Project Name/Number: *2019 Exchanges - Aetna/ALIC*

General Information

Project Name: 2019 Exchanges - Aetna
Project Number: ALIC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 06/01/2018
State Status Changed:
Created By: Kyle Richardson
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact: 23.48%

Deemer Date:
Submitted By: Kyle Richardson

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions: Includes forms for products to be offered to Small Groups on the DC Health Benefits Exchange.

Filing Description:

Aetna Life Insurance Company 1Q19 Small Group PPO rate filing for DC.
The corresponding forms filing was submitted separately. The SERFF ID Number is AETN-131370440.

In addition, please note that the corresponding HIOS Submission ID is 77422-1229872121631533094.

Company and Contact

Filing Contact Information

Diane Anderson,
151 Farmington Ave
Hartford, CT 06156

AndersonD1@aetna.com
860-273-3188 [Phone]

Filing Company Information

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156
(860) 273-0123 ext. [Phone]

CoCode: 60054
Group Code: 1
Group Name:
FEIN Number: 06-6033492

State of Domicile: Connecticut
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.380%
Effective Date of Last Rate Revision:	01/01/2018
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	AETN-131001851

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	Increase	23.480%	23.480%	$-1,361,918	468	$1,408,589	16.095%	25.168%

Rate Review Detail

COMPANY:

Company Name: Aetna Life Insurance Company
HHS Issuer Id: 77422

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
DC ALIC PPO SG 2019	77422DC009	77422-945760434105936902	468

Trend Factors:

FORMS:

New Policy Forms: AL SG-SOB-EPO-14041838 03-HIX, AL SG-SOB-EPO-14041839 03-HIX, AL SG-SOB-EPO-14041836 03-HIX, AL SG-SOB-EPO-14041834 03-HIX, AL SG-SOB-EPO-14041833 03-HIX, AL SG-SOB-EPO-14041837 03-HIX, AL SG-SOB-EPO-14041835 03-HIX, AL SG HGrpPol 03

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
Member Months: 6,571
Benefit Change: None
Percent Change Requested: Min: 16.095 Max: 25.168 Avg: 23.48

PRIOR RATE:

Total Earned Premium: 2,770,507.00
Total Incurred Claims: 2,115,037.00
Annual $: Min: 340.56 Max: 538.85 Avg: 493.80

REQUESTED RATE:

Projected Earned Premium: 1,408,589.00
Projected Incurred Claims: 982,109.00
Annual $: Min: 378.59 Max: 637.88 Avg: 609.74

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC SG ALIC PPO 2019	AL SG-SOB-EPO-14041838 03-HIX, AL SG-SOB-EPO-14041839 03-HIX, AL SG-SOB-EPO-14041836 03-HIX, AL SG-SOB-EPO-14041834 03-HIX, AL SG-SOB-EPO-14041833 03-HIX, AL SG-SOB-EPO-14041837 03-HIX, AL SG-SOB-EPO-14041835 03-HIX, AL SG HGrpPol 03	Revised	Previous State Filing Number: AETN-130533853 Percent Rate Change Request: 23.48	DC_SG_77422_Rates_ON_1Q2019_v1.xlsm, DC_SG_77422_Rates_ON_1Q2019_v1.pdf, DC_SG_77422_Rates_ON_2Q2019_v1.pdf, DC_SG_77422_Rates_ON_3Q2019_v1.pdf, DC_SG_77422_Rates_ON_4Q2019_v1.pdf,

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Attachment DC_SG_77422_Rates_ON_1Q2019_v1.xlsm is not a PDF document and cannot be reproduced here.

2019 Rates Table Template v8.1

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	77422
Federal TIN*	06-6033492
Rate Effective Date*	01/01/2019
Rate Expiration Date*	03/31/2019
Rating Method*	Age-Based Rates

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	15	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	16	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	17	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	18	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	19	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	20	238.54	238.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	21	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	22	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	23	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	24	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	25	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	26	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	27	265.16	265.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	28	271.36	271.36
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	29	277.20	277.20
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	30	284.13	284.13
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	31	291.42	291.42
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	32	297.99	297.99
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	33	304.92	304.92
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	34	312.21	312.21
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	35	319.51	319.51
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	36	326.80	326.80
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	37	334.10	334.10
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	38	338.11	338.11
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	39	342.12	342.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	40	355.62	355.62
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	41	369.48	369.48
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	42	384.07	384.07
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	43	399.02	399.02
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	44	414.70	414.70
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	45	430.75	430.75
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	46	447.53	447.53
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	47	465.04	465.04
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	48	483.27	483.27
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	49	502.24	502.24
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	50	521.93	521.93
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	51	542.36	542.36
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	52	563.51	563.51
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	53	585.40	585.40
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	54	608.38	608.38
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	55	632.08	632.08
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	56	656.89	656.89
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	57	682.42	682.42
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	58	709.04	709.04
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	59	736.76	736.76
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	60	765.58	765.58
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	61	795.12	795.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	62	795.12	795.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	63	795.12	795.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	795.12	795.12
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	411.92	411.92
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	457.90	457.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	468.60	468.60
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	478.68	478.68
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	490.65	490.65
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	503.25	503.25
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	514.58	514.58
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	526.55	526.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	539.15	539.15
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	551.74	551.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	564.34	564.34
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	576.94	576.94
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	583.87	583.87
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	590.79	590.79
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	614.10	614.10
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	638.03	638.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	663.23	663.23
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	689.05	689.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	716.13	716.13
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	743.85	743.85
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	772.82	772.82
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	803.05	803.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	834.54	834.54
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	867.30	867.30
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	901.31	901.31
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	936.58	936.58
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	973.11	973.11
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1010.90	1010.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1050.58	1050.58
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1091.52	1091.52
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1134.35	1134.35
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1178.44	1178.44
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1224.42	1224.42
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1272.29	1272.29
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1322.04	1322.04
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1373.06	1373.06
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1373.06	1373.06
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1373.06	1373.06
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1373.06	1373.06
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	394.01	394.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	437.99	437.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	448.23	448.23
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	457.87	457.87
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	469.31	469.31
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	481.36	481.36
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	492.21	492.21
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	503.65	503.65
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	515.70	515.70
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	527.75	527.75
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	539.80	539.80
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	551.85	551.85
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	558.48	558.48
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	565.10	565.10
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	587.39	587.39
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	610.29	610.29
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	634.39	634.39
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	659.09	659.09
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	684.99	684.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	711.50	711.50
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	739.21	739.21
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	768.13	768.13
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	798.25	798.25
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	829.58	829.58
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	862.11	862.11
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	895.85	895.85
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	930.79	930.79
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	966.94	966.94
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	1004.90	1004.90
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	1044.06	1044.06
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	1085.02	1085.02
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	1127.20	1127.20
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1171.17	1171.17
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1216.96	1216.96
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1264.56	1264.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1313.35	1313.35
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1313.35	1313.35
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1313.35	1313.35
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1313.35	1313.35
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	15	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	16	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	17	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	18	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	19	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	20	401.91	401.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	21	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	22	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	23	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	24	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	25	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	26	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	27	446.77	446.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	28	457.22	457.22
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	29	467.05	467.05
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	30	478.73	478.73
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	31	491.02	491.02
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	32	502.08	502.08
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	33	513.75	513.75
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	34	526.05	526.05
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	35	538.34	538.34
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	36	550.63	550.63
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	37	562.92	562.92
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	38	569.68	569.68
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	39	576.44	576.44
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	40	599.18	599.18
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	41	622.53	622.53
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	42	647.11	647.11
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	43	672.31	672.31
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	44	698.73	698.73
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	45	725.77	725.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	46	754.04	754.04
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	47	783.54	783.54
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	48	814.26	814.26
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	49	846.22	846.22
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	50	879.41	879.41
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	51	913.82	913.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	52	949.46	949.46
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	53	986.34	986.34
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1025.05	1025.05
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1065.00	1065.00
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1106.79	1106.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1149.80	1149.80
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1194.66	1194.66
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1241.37	1241.37
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1289.92	1289.92
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1339.70	1339.70
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1339.70	1339.70
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1339.70	1339.70
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1339.70	1339.70
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	387.62	387.62
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	430.89	430.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	440.97	440.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	450.45	450.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	461.71	461.71
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	473.56	473.56
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	484.23	484.23
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	495.49	495.49
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	507.35	507.35
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	519.20	519.20
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	531.06	531.06
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	542.91	542.91

77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	40	548.43	548.43
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	39	555.95	555.95
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	40	577.88	577.88
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	41	600.49	600.49
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	41	624.51	624.51
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	41	648.41	648.41
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	44	673.90	673.90
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	44	699.57	699.57
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	46	727.24	727.24
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	47	756.69	756.69
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	48	785.32	785.32
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	48	818.14	818.14
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	50	848.15	848.15
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	51	881.34	881.34
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	53	915.72	915.72
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	53	951.28	951.28
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	54	988.62	988.62
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	55	1027.14	1027.14
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	56	1067.45	1067.45
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	57	1108.53	1108.53
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	59	1152.20	1152.20
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	61	1197.25	1197.25
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	62	1244.07	1244.07
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	63	1292.68	1292.68
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	64	1292.68	1292.68
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	65	1292.68	1292.68
77402DC0130008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1292.68	1292.68
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	15	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	16	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	17	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	18	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	19	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	20	323.64	323.64
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	21	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	22	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	23	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	24	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	25	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	26	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	27	359.76	359.76
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	28	369.17	369.17
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	29	376.09	376.09
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	30	385.49	385.49
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	31	396.39	396.39
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	32	404.30	404.30
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	33	413.70	413.70
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	34	423.60	423.60
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	35	433.49	433.49
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	36	443.39	443.39
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	37	459.29	459.29
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	38	458.73	458.73
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	39	464.17	464.17
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	40	482.48	482.48
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	41	501.29	501.29
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	41	521.08	521.08
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	43	541.37	541.37
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	43	562.65	562.65
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	45	584.42	584.42
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	46	607.19	607.19
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	47	632.54	632.54
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	48	656.58	656.58
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	49	681.42	681.42
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	50	706.14	706.14
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	51	735.45	735.45
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	52	764.55	764.55
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	53	794.24	794.24
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	54	825.42	825.42
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	55	857.58	857.58
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	56	890.23	890.23
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	57	925.87	925.87
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	58	962.00	962.00
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	59	998.61	998.61
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	60	1038.70	1038.70
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	61	1078.78	1078.78
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	62	1078.78	1078.78
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	63	1078.78	1078.78
77402DC0130009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1078.78	1078.78
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	15	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	16	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	17	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	18	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	19	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	20	300.72	300.72
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	21	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	22	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	23	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	24	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	25	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	26	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	27	334.29	334.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	28	342.10	342.10
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	29	349.46	349.46
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	30	358.20	358.20
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	31	367.39	367.39
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	32	375.67	375.67
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	33	384.41	384.41
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	34	393.60	393.60
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	35	402.80	402.80
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	36	412.00	412.00
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	37	421.19	421.19
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	38	426.25	426.25
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	39	431.31	431.31
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	40	448.32	448.32
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	41	465.79	465.79
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	41	484.14	484.14
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	43	503.04	503.04
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	43	522.81	522.81
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	45	543.04	543.04
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	46	564.24	564.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	47	588.27	588.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	48	609.26	609.26
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	49	633.17	633.17
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	50	656.93	656.93
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	51	680.75	680.75
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	52	710.42	710.42
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	53	738.51	738.51
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	54	766.97	766.97
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	55	796.88	796.88
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	56	828.13	828.13
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	57	860.32	860.32
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	58	892.86	892.86
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	59	928.83	928.83
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	60	965.16	965.16
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1002.40	1002.40
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1002.40	1002.40
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1002.40	1002.40
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1002.40	1002.40

2019 Rates Table Template v8.1	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	77422				
Federal TIN*	06-6033492				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	15	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	17	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	18	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	19	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	20	246.94	246.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	21	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	22	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	23	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	24	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	25	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	26	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	27	274.50	274.50
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	28	280.92	280.92
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	29	286.96	286.96
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	30	294.14	294.14
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	31	301.69	301.69
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	32	308.48	308.48
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	33	315.66	315.66
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	34	323.21	323.21
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	35	330.76	330.76
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	36	338.31	338.31
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.86	345.86
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	38	350.02	350.02
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	39	354.17	354.17
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	40	368.14	368.14
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	41	382.49	382.49
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.59	397.59
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	43	413.07	413.07
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	44	429.31	429.31
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	45	445.92	445.92
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	46	463.29	463.29
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	47	481.42	481.42
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	48	500.29	500.29
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	49	519.93	519.93
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	50	540.32	540.32
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	51	561.46	561.46
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	52	583.36	583.36
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	53	606.02	606.02
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	54	629.80	629.80
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	55	654.35	654.35
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	56	680.02	680.02
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	57	706.45	706.45
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	58	734.02	734.02
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	59	762.71	762.71
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	60	792.54	792.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	61	823.13	823.13
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	62	823.13	823.13
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	63	823.13	823.13
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	823.13	823.13
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	426.43	426.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	474.03	474.03
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	485.11	485.11
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	495.54	495.54
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	507.93	507.93
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	520.97	520.97
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	532.71	532.71
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	545.10	545.10
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	558.14	558.14
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	571.18	571.18
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	584.22	584.22
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	597.26	597.26
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	604.43	604.43
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	611.60	611.60
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	635.73	635.73
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	660.51	660.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	686.59	686.59
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	713.32	713.32
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	741.36	741.36
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	770.05	770.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	800.04	800.04
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	831.34	831.34
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	863.94	863.94
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	897.84	897.84
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	933.05	933.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	969.57	969.57
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	1007.39	1007.39
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1046.51	1046.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1087.58	1087.58
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1129.97	1129.97
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1174.30	1174.30
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1219.95	1219.95
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1267.54	1267.54
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1317.10	1317.10
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1368.61	1368.61
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1421.42	1421.42
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1421.42	1421.42
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1421.42	1421.42
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1421.42	1421.42
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	407.88	407.88
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	453.41	453.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	464.01	464.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	473.99	473.99
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	485.84	485.84
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	498.32	498.32
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	509.54	509.54
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	521.39	521.39
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	533.87	533.87
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	546.34	546.34
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	558.81	558.81
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	571.29	571.29
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	578.15	578.15
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	585.01	585.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	608.08	608.08
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	631.78	631.78
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	656.73	656.73
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	682.30	682.30
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	709.12	709.12
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	736.56	736.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	765.25	765.25
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	795.19	795.19
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	826.37	826.37
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	858.80	858.80
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	892.48	892.48
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	927.41	927.41
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	963.58	963.58
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	1001.00	1001.00
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	1040.29	1040.29
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	1080.83	1080.83
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	1123.24	1123.24
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	1166.90	1166.90
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1212.43	1212.43
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1259.82	1259.82
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1309.10	1309.10
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1359.61	1359.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1359.61	1359.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1359.61	1359.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1359.61	1359.61
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	15	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	16	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	17	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	18	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	19	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	20	416.06	416.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	21	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	22	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	23	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	24	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	25	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	26	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	27	462.51	462.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	28	473.32	473.32
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	29	483.50	483.50
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	30	495.59	495.59
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	31	508.31	508.31
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	32	519.76	519.76
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	33	531.85	531.85
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	34	544.57	544.57
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	35	557.30	557.30
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	36	570.02	570.02
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	37	582.75	582.75
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	38	589.74	589.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	39	596.74	596.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	40	620.28	620.28
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	41	644.45	644.45
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	42	669.90	669.90
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	43	695.99	695.99
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	44	723.34	723.34
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	45	751.33	751.33
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	46	780.60	780.60
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	47	811.14	811.14
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	48	842.94	842.94
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	49	876.03	876.03
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	50	910.38	910.38
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	51	946.01	946.01
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	52	982.91	982.91
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1021.08	1021.08
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1061.16	1061.16
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1102.51	1102.51
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1145.77	1145.77
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1190.30	1190.30
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1236.74	1236.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1285.09	1285.09
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1335.35	1335.35
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1386.88	1386.88
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1386.88	1386.88
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1386.88	1386.88
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1386.88	1386.88
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	401.28	401.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	446.07	446.07
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	456.50	456.50
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	466.31	466.31
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	477.97	477.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	490.24	490.24
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	501.29	501.29
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	512.95	512.95
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	525.22	525.22
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	537.49	537.49
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	549.76	549.76
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	562.03	562.03

77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	38	568.78	568.78
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	39	575.53	575.53
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	40	598.23	598.23
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	41	621.55	621.55
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	42	646.09	646.09
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	43	671.25	671.25
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	44	697.63	697.63
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	45	724.63	724.63
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	46	752.85	752.85
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	47	782.30	782.30
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	48	812.98	812.98
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	49	844.89	844.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	50	878.02	878.02
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	51	912.38	912.38
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	52	947.97	947.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	53	984.78	984.78
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1023.44	1023.44
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1063.32	1063.32
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1105.04	1105.04
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1147.99	1147.99
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1192.78	1192.78
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1239.42	1239.42
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1287.89	1287.89
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1337.59	1337.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1337.59	1337.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1337.59	1337.59
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1337.59	1337.59
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	15	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	16	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	17	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	18	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	19	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	20	335.03	335.03
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	21	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	22	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	23	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	24	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	25	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	26	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	27	372.43	372.43
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	28	381.14	381.14
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	29	389.34	389.34
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	30	399.07	399.07
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	31	409.32	409.32
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	32	418.54	418.54
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	33	428.27	428.27
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	34	438.52	438.52
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	35	448.76	448.76
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	36	459.01	459.01
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	37	469.25	469.25
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	38	474.89	474.89
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	39	480.52	480.52
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	40	499.48	499.48
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	41	518.94	518.94
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	42	539.44	539.44
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	43	560.44	560.44
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	44	582.47	582.47
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	45	605.01	605.01
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	46	628.57	628.57
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	47	653.16	653.16
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	48	678.78	678.78
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	49	705.42	705.42
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	50	733.08	733.08
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	51	761.77	761.77
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	52	791.48	791.48
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	53	822.22	822.22
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	54	854.49	854.49
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	55	887.79	887.79
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	56	922.62	922.62
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	57	958.48	958.48
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	58	995.88	995.88
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1034.82	1034.82
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	60	1075.29	1075.29
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1116.78	1116.78
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1116.78	1116.78
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1116.78	1116.78
77422DC0110006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1116.78	1116.78
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	15	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	16	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	17	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	18	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	19	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	20	311.31	311.31
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	21	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	22	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	23	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	24	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	25	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	26	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	27	346.06	346.06
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	28	354.15	354.15
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	29	361.77	361.77
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	30	370.81	370.81
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	31	380.33	380.33
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	32	388.90	388.90
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	33	397.95	397.95
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	34	407.47	407.47
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	35	416.99	416.99
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	36	426.51	426.51
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	37	436.03	436.03
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	38	441.26	441.26
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	39	446.50	446.50
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	40	464.11	464.11
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.20	482.20
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	42	501.24	501.24
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	43	520.76	520.76
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	44	541.23	541.23
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	45	562.17	562.17
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	46	584.07	584.07
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	47	606.92	606.92
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	48	630.72	630.72
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	49	655.47	655.47
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	50	681.17	681.17
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	51	707.83	707.83
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	52	735.44	735.44
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	53	764.00	764.00
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	54	793.99	793.99
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	55	824.93	824.93
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	56	857.30	857.30
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	57	890.62	890.62
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	58	925.37	925.37
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	59	961.55	961.55
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	60	999.15	999.15
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1037.71	1037.71
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1037.71	1037.71
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1037.71	1037.71
77422DC0110007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1037.71	1037.71

2019 Rates Table Template v8.1	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	77422				
Federal TIN*	06-6033492				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	15	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	16	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	17	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	18	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	19	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	20	255.65	255.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	21	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	22	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	23	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	24	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	25	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	26	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	27	284.18	284.18
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	28	290.83	290.83
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	29	297.08	297.08
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	30	304.51	304.51
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	31	312.33	312.33
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	32	319.36	319.36
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	33	326.79	326.79
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	34	334.61	334.61
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	35	342.43	342.43
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	36	350.24	350.24
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	37	358.06	358.06
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	38	362.36	362.36
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	39	366.66	366.66
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	40	381.12	381.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	41	395.98	395.98
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	42	411.61	411.61
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	43	427.64	427.64
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.45	444.45
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	45	461.65	461.65
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	46	479.63	479.63
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	47	498.39	498.39
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	48	517.94	517.94
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	49	538.26	538.26
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	50	559.37	559.37
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	51	581.26	581.26
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	52	603.93	603.93
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	53	627.39	627.39
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	54	652.01	652.01
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	55	677.42	677.42
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	56	704.00	704.00
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	57	731.37	731.37
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	58	759.90	759.90
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	59	789.61	789.61
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	60	820.49	820.49
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	61	852.15	852.15
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	62	852.15	852.15
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	63	852.15	852.15
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	852.15	852.15
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	441.47	441.47
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	490.74	490.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	502.22	502.22
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	513.02	513.02
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	525.84	525.84
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	539.34	539.34
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	551.49	551.49
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	564.32	564.32
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	577.82	577.82
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	591.32	591.32
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	604.82	604.82
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	618.32	618.32
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	625.75	625.75
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	633.17	633.17
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	658.15	658.15
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	683.80	683.80
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	710.80	710.80
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	738.48	738.48
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	767.50	767.50
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	797.20	797.20
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	828.25	828.25
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	860.65	860.65
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	894.41	894.41
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	929.51	929.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	965.96	965.96
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	1003.76	1003.76
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	1042.91	1042.91
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1083.41	1083.41
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1125.94	1125.94
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1169.81	1169.81
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1215.72	1215.72
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1262.97	1262.97
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1312.24	1312.24
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1363.55	1363.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1416.87	1416.87
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1471.55	1471.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1471.55	1471.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1471.55	1471.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1471.55	1471.55
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	422.27	422.27
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	469.40	469.40
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	480.38	480.38
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	490.71	490.71
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	502.98	502.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	515.89	515.89
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	527.51	527.51
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	539.78	539.78
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	552.69	552.69
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	565.61	565.61
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	578.52	578.52
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	591.43	591.43
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	598.54	598.54
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	605.64	605.64
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	629.53	629.53
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	654.06	654.06
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	679.89	679.89
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	706.36	706.36
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	734.13	734.13
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	762.54	762.54
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	792.24	792.24
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	823.23	823.23
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	855.51	855.51
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	889.09	889.09
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	923.95	923.95
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	960.11	960.11
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	997.56	997.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	1036.30	1036.30
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	1076.98	1076.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	1118.95	1118.95
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	1162.85	1162.85
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	1208.05	1208.05
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1255.18	1255.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1304.25	1304.25
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1355.26	1355.26
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1407.56	1407.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1407.56	1407.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1407.56	1407.56
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1407.56	1407.56
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	15	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	16	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	17	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	18	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	19	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	20	430.74	430.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	21	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	22	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	23	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	24	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	25	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	26	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	27	478.82	478.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	28	490.01	490.01
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	29	500.55	500.55
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	30	513.06	513.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	31	526.24	526.24
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	32	538.09	538.09
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	33	550.61	550.61
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	34	563.78	563.78
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	35	576.95	576.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	36	590.12	590.12
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	37	603.30	603.30
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	38	610.54	610.54
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	39	617.79	617.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	40	642.15	642.15
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	41	667.18	667.18
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	42	693.53	693.53
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	43	720.53	720.53
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	44	748.85	748.85
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	45	777.83	777.83
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	46	808.13	808.13
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	47	839.74	839.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	48	872.67	872.67
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	49	906.92	906.92
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	50	942.48	942.48
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	51	979.37	979.37
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	52	1017.57	1017.57
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1057.08	1057.08
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1098.58	1098.58
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1141.39	1141.39
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1186.17	1186.17
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1232.28	1232.28
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1280.36	1280.36
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1330.41	1330.41
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1382.44	1382.44
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1435.79	1435.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1435.79	1435.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1435.79	1435.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1435.79	1435.79
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	415.43	415.43
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	461.80	461.80
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	472.60	472.60
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	482.76	482.76
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	494.83	494.83
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	507.53	507.53
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	518.97	518.97
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	531.04	531.04
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	543.74	543.74
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	556.44	556.44
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	569.15	569.15
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	581.85	581.85

77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	35	588.84	588.84
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	36	595.83	595.83
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	37	619.22	619.22
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	38	642.47	642.47
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	39	658.89	658.89
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	40	694.92	694.92
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	41	722.23	722.23
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	42	750.18	750.18
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	43	779.40	779.40
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	44	809.89	809.89
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	45	842.65	842.65
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	46	874.59	874.59
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	47	908.98	908.98
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	48	944.56	944.56
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	49	982.40	982.40
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	50	1019.53	1019.53
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	51	1059.53	1059.53
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	52	1100.82	1100.82
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	53	1144.01	1144.01
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1188.49	1188.49
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1234.85	1234.85
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1283.12	1283.12
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1333.30	1333.30
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1384.76	1384.76
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1384.76	1384.76
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1384.76	1384.76
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	61 and older	1384.76	1384.76
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	15	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	16	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	17	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	18	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	19	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	20	346.85	346.85
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	21	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	22	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	23	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	24	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	25	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	26	385.59	385.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	27	394.59	394.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	28	403.07	403.07
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	29	413.14	413.14
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	30	423.75	423.75
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	31	433.39	433.39
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	32	443.37	443.37
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	33	453.98	453.98
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	34	464.59	464.59
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	35	475.19	475.19
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	36	485.80	485.80
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	37	491.63	491.63
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	38	497.47	497.47
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	39	517.09	517.09
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	40	537.25	537.25
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	41	558.46	558.46
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	42	580.24	580.24
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	43	603.03	603.03
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	44	626.34	626.34
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	45	650.74	650.74
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	46	676.24	676.24
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	47	702.71	702.71
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	48	730.29	730.29
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	49	758.93	758.93
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	50	788.43	788.43
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	51	819.39	819.39
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	52	851.21	851.21
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	53	884.62	884.62
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	54	919.10	919.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	55	955.18	955.18
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	56	992.29	992.29
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	57	1031.00	1031.00
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	58	1071.31	1071.31
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1113.21	1113.21
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	60	1156.16	1156.16
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1156.16	1156.16
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1156.16	1156.16
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1156.16	1156.16
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and older	1156.16	1156.16
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	15	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	16	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	17	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	18	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	19	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	20	322.29	322.29
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	21	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	22	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	23	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	24	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	25	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	26	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	27	358.27	358.27
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	28	366.64	366.64
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	29	374.53	374.53
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	30	383.89	383.89
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	31	392.75	392.75
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	32	402.62	402.62
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	33	411.98	411.98
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	34	421.84	421.84
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	35	431.69	431.69
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	36	441.55	441.55
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	37	451.40	451.40
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	38	456.82	456.82
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	39	462.24	462.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	40	480.49	480.49
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	41	499.21	499.21
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	42	518.53	518.53
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	43	538.12	538.12
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	44	560.31	560.31
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	45	582.00	582.00
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	46	604.68	604.68
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	47	628.33	628.33
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	48	652.96	652.96
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	49	678.54	678.54
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	50	705.24	705.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	51	732.79	732.79
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	52	761.37	761.37
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	53	790.94	790.94
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	54	821.99	821.99
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	55	854.02	854.02
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	56	887.53	887.53
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	57	922.03	922.03
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	58	958.00	958.00
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	59	995.45	995.45
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	60	1034.39	1034.39
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1074.30	1074.30
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1074.30	1074.30
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1074.30	1074.30
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and older	1074.30	1074.30

2019 Rates Table Template v8.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	77422				
Federal TIN*	06-6033492				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				

Plan ID* **Required:** Enter the 14-character Plan ID	Rating Area ID* **Required:** Select the Rating Area ID	Tobacco* **Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* **Required:** Select the age of a subscriber eligible for the rate	Individual Rate* **Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* **Required:** Enter the rate of an Individual tobacco enrollee on a plan
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	16	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	17	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	18	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	19	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	20	264.67	264.67
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	21	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	22	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	23	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	24	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	25	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	26	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	27	294.22	294.22
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	28	301.10	301.10
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	29	307.57	307.57
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.26	315.26
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.35	323.35
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	32	330.64	330.64
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	33	338.33	338.33
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	34	346.42	346.42
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	35	354.52	354.52
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	36	362.61	362.61
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	37	370.70	370.70
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	38	375.16	375.16
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	39	379.61	379.61
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	40	394.58	394.58
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	41	409.96	409.96
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	42	426.15	426.15
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	43	442.74	442.74
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	44	460.14	460.14
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	45	477.95	477.95
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	46	496.57	496.57
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	47	515.99	515.99
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	48	536.23	536.23
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	49	557.27	557.27
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	50	579.12	579.12
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	51	601.79	601.79
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	52	625.26	625.26
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	53	649.54	649.54
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	54	675.04	675.04
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	55	701.34	701.34
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	56	728.86	728.86
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	57	757.19	757.19
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	58	786.74	786.74
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	59	817.49	817.49
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	60	849.46	849.46
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	61	882.24	882.24
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	62	882.24	882.24
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	63	882.24	882.24
77422DC0110001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	882.24	882.24
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	15	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	16	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	17	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	18	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	19	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	20	457.05	457.05
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	21	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	22	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	23	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	24	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	25	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	26	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	27	508.07	508.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	28	519.95	519.95
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	29	531.13	531.13
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	30	544.41	544.41
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	31	558.39	558.39
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	32	570.97	570.97
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	33	584.25	584.25
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	34	598.22	598.22
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	35	612.20	612.20
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	36	626.18	626.18
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	37	640.15	640.15
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	38	647.84	647.84
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	39	655.53	655.53
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	40	681.39	681.39
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	41	707.94	707.94
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	42	735.90	735.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	43	764.55	764.55
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	44	794.60	794.60
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	45	825.35	825.35
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	46	857.50	857.50
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	47	891.04	891.04
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	48	925.99	925.99
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	49	962.33	962.33
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	50	1000.07	1000.07
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	51	1039.20	1039.20
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	52	1079.74	1079.74
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1121.67	1121.67
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1165.70	1165.70
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1211.12	1211.12
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1258.64	1258.64
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1307.56	1307.56
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1358.58	1358.58
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1411.69	1411.69
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1466.90	1466.90
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1523.51	1523.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1523.51	1523.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1523.51	1523.51
77422DC0110002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1523.51	1523.51
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	15	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	16	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	17	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	18	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	19	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	20	437.18	437.18
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	21	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	22	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	23	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	24	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	25	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	26	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	27	485.98	485.98
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	28	497.34	497.34
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	29	508.04	508.04
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	30	520.74	520.74
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	31	534.11	534.11
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	32	546.14	546.14
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	33	558.84	558.84
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	34	572.21	572.21
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	35	585.58	585.58
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	36	598.95	598.95
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	37	612.32	612.32
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	38	619.67	619.67
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	39	627.02	627.02
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	40	651.76	651.76
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	41	677.16	677.16
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	42	703.90	703.90
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	43	731.31	731.31
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	44	760.05	760.05
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	45	789.46	789.46
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	46	820.21	820.21
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	47	852.30	852.30
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	48	885.72	885.72
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	49	920.48	920.48
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	50	956.58	956.58
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	51	994.01	994.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	52	1032.78	1032.78
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	53	1072.89	1072.89
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	54	1115.01	1115.01
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	55	1158.46	1158.46
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	56	1203.91	1203.91
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	57	1250.71	1250.71
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1299.50	1299.50
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1350.31	1350.31
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1403.12	1403.12
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1457.26	1457.26
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1457.26	1457.26
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1457.26	1457.26
77422DC0110003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1457.26	1457.26
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	15	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	16	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	17	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	18	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	19	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	20	445.95	445.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	21	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	22	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	23	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	24	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	25	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	26	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	27	495.72	495.72
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	28	507.32	507.32
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	29	518.23	518.23
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	30	531.18	531.18
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	31	544.82	544.82
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	32	557.09	557.09
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	33	570.05	570.05
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	34	583.69	583.69
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	35	597.32	597.32
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	36	610.96	610.96
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	37	624.60	624.60
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	38	632.10	632.10
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	39	639.60	639.60
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	40	664.83	664.83
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	41	690.74	690.74
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	42	718.02	718.02
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	43	745.97	745.97
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	44	775.29	775.29
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	45	805.30	805.30
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	46	836.66	836.66
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	47	869.39	869.39
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	48	903.49	903.49
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	49	938.94	938.94
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	50	975.76	975.76
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	51	1013.95	1013.95
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	52	1053.50	1053.50
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1094.41	1094.41
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1137.37	1137.37
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1181.69	1181.69
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1228.06	1228.06
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1275.79	1275.79
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1325.57	1325.57
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1377.39	1377.39
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1431.26	1431.26
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1486.49	1486.49
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1486.49	1486.49
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1486.49	1486.49
77422DC0110004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1486.49	1486.49
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	15	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	16	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	17	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	18	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	19	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	20	430.10	430.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	21	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	22	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	23	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	24	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	25	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	26	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	27	478.10	478.10
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	28	489.28	489.28
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	29	499.81	499.81
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	30	512.30	512.30
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	31	525.45	525.45
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	32	537.29	537.29
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	33	549.79	549.79
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	34	562.94	562.94
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	35	576.09	576.09
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	36	589.25	589.25
77422DC0110005	Rating Area 1	Tobacco User/Non-Tobacco User	37	602.40	602.40

77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	40	609.53	609.53
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	41	616.87	616.87
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	42	641.20	641.20
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	43	666.19	666.19
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	44	692.49	692.49
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	45	719.46	719.46
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	46	747.54	747.54
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	47	776.67	776.67
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	48	806.92	806.92
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	49	838.49	838.49
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	50	871.37	871.37
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	51	905.57	905.57
77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	52	941.08	941.08
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77402DC0130005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1433.65	1433.65
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	15	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	16	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	17	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	18	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	19	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	21	359.10	359.10
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	22	366.18	366.18
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	23	366.18	366.18
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	24	366.18	366.18
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	25	366.18	366.18
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	26	366.18	366.18
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77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1109.14	1109.14
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77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1196.99	1196.99
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1196.99	1196.99
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1196.99	1196.99
77402DC0130006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1196.99	1196.99
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77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	16	333.67	333.67
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	17	333.67	333.67
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	18	333.67	333.67
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	19	333.67	333.67
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77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	42	527.24	527.24
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77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	45	602.55	602.55
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	46	626.22	626.22
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77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	60	1070.91	1070.91
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1112.24	1112.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1112.24	1112.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1112.24	1112.24
77402DC0130007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1112.24	1112.24

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is not a new form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC_SG_State_Actuarial_Memo_1Q2019_ALIC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Actuarial_Memorandum_and_Certification_DC 2019_ALIC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	The filing is made by Aetna.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	DC SG -ALIC Part II Consumer Disclosure 1Q2019.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	DC SG SHOP Cover Letter - ALIC 1Q19.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	DISB Actuarial Memo Dataset_ALIC_2019_nolinks.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	DC_SG_77422_URRT_COMBINED_1Q2019_v3.pdf DC_SG_77422_URRT_COMBINED_1Q2019_v3.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	DISB Plain Language Summary - ALIC - 1Q2019.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Additional Supporting Documentation
Comments:	

SERFF Tracking #:	*AETN-131521698*	***State Tracking #:***		***Company Tracking #:***	*DCALICSG2019*

State:	*District of Columbia*	***Filing Company:***	*Aetna Life Insurance Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*DC ALIC PPO SG 2019*		
Project Name/Number:	*2019 Exchanges - Aetna/ALIC*		

Attachment(s):	Exhibit 1 - Rate Increase by Product.pdf Exhibit 2 - Claim Impact due to Demo Changes.pdf Exhibit 3 - Projected Membership Dist by Area.pdf Exhibit 4 - Paid to Allowed by Metal Tier.pdf Exhibit 5 - Retention.pdf Exhibit 11 - Projected Age-Gender Dist.pdf Exhibit 12 - Comparison of Key Pricing Factors.pdf Exhibit A - Product Portfolio & Projected Membership Dist.pdf Exhibit A-1 - ALIC Rate Change by plan.pdf Exhibit A-2 - ALIC AV Screenshots.pdf Exhibit E-1 - Calc of Market Adj Index Rate.pdf Exhibit E-2 - Calc of Plan Adj Index Rates.pdf 2019Aetna AVCCert Template_ALIC.pdf Exhibit 9 - Sample Rate Calculation.pdf Exhibit 6 - MLR Projection.pdf Exhibit 7 - Qtrly Trend Factors.pdf Exhibit 8 - Trend Exhibit.pdf Exhibit 10 - Plan Mapping.pdf DISB Filing Checklist - ALIC 2019.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AETN-131521698	**State Tracking #:**		**Company Tracking #:**	DCALICSG2019

State:	District of Columbia	**Filing Company:**	Aetna Life Insurance Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	DC ALIC PPO SG 2019		
Project Name/Number:	2019 Exchanges - Aetna/ALIC		

Attachment DISB Actuarial Memo Dataset_ALIC_2019_nolinks.xlsx is not a PDF document and cannot be reproduced here.

Attachment DC_SG_77422_URRT_COMBINED_1Q2019_v3.xlsm is not a PDF document and cannot be reproduced here.

Aetna Life Insurance Company – District of Columbia
1Q19 Filing - Small Group Business
HIOS product ID: 77422DC011
Actuarial Memorandum

Statement of Purpose for Filing

This actuarial memorandum supports Aetna Life Insurance Company commercial base rates for District of Columbia small groups effective beginning January 1, 2019. The purpose of this memorandum is to comply with the District of Columbia, Department of Insurance, Securities and Banking, Health Insurance Rate Filing Procedures and to provide adequate supporting information for our proposed rates pursuant to the DC Official Code, Title 31, Subtitle IV, Chapter 34.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group market pursuant to the Patient Protection and Affordable Care Act of 2010 and subsequent regulation. They are compliant with all rating limitations under federal and state regulation. The plan designs contained in this submission are to be sold on the Exchange.

The descriptions and analyses presented in this rate filing reflect our current understanding of regulations and guidance. As further guidance is received, we reserve the right to submit revisions or withdraw this rate filing.

Summary of Changes from prior filing and rate manual

We are proposing to revise the quarterly premium rates for effective dates from January 1, 2019, through December 31, 2019. The quarterly rate increases are reflected in Exhibit 7. Generally, rate changes do not vary by plan design, with the exception of the impact associated with plan-specific benefit modifications necessary to comply with Actuarial Value requirements.

Rates for the plans in this submission are being revised to reflect 1) the impact of updated experience data and medical claim trend and 2) changes in cost-sharing levels to ensure that plans comply with Actuarial Value requirements.

There are no other proposed changes for this submission.

Form Numbers

An exhibit showing the Form Numbers is shown on under the “Certificate of Form Names and Numbers” Exhibit of this Actuarial Memorandum.

Status of Forms

The forms for this submission are "open to new sales" and "non-grandfathered".

Description of Benefits/Metal Levels and Actuarial Values

This filing covers PPO group medical benefit coverage. The range of coverage includes inpatient, outpatient, primary care, specialist services, pharmacy, DME, and vision. Information on the cost-sharing parameters of the covered benefit plans, including deductibles and copays, can be found in the Schedule of Benefits in the Form filing (AETN-131370440). All benefits are compliant with state mandates and the requirements of the Patient Protection and Affordable Care Act of 2010, including preventive care benefits, deductible limits, and Actuarial Value requirements.

Exhibit A shows the metal level and actuarial value for each plan design using the AV calculator developed and made available by HHS.

Average Rate Increase Requested

The following tables provide the requested weighted average increases. The first table shows the incremental increase and the second table shows the year over year increase.

	1Q19/4Q18	2Q19/1Q19	3Q19/2Q19	4Q19/3Q19
Incremental Rate Increase	12.80%	3.53%	3.53%	3.53%

	1Q19/1Q18	2Q19/2Q18	3Q19/3Q18	4Q19/4Q18	Average
Requested Rate Increase	21.93%	22.99%	24.07%	25.16%	23.76%

Maximum Rate Increase Requested

The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 26.59%. This rate increase applies to members renewing in 4Q19 for the DC Gold OAEPO 1600 100% HSA T plan (HIOS ID 77422DC0110003).

Minimum Rate Increase Requested

The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 14.38%. This rate increase applies to members renewing in 1Q18 for the DC Bronze OAEPO 6000 80% HSA E plan (HIOS ID 77422DC0110001).

Absolute Maximum Premium Increase

The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes like aging, is 40.72%. This rate increase applies to members renewing in 4Q19 for the DC Gold OAEPO 1600 100% HSA T plan (HIOS ID 77422DC0110003) that age up from 20 to 21.

Average Renewal Rate Increase for a Year

The average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing is 23.76%

Rate Change History

The rate change history for the forms referenced in the filing is shown below.

Rate Effective Date	Annual Total Change
4Q17	6.7%
1Q18	7.8%
2Q18	7.4%
3Q18	6.9%

4Q18	6.4%

Exposure

The current exposure as of December 2017 is 50 policies, 545 certificates, and 829 covered lives.

Member Months

The numbers of members in force during each month of the base experience used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Past Experience

The monthly earned premium and incurred claims for the base experience period used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Index Rate

The index rate = $511.02.

Rate Development

Determination of Claim Portion of Market Index Rate
In setting the projected claim level in the market in 2019, we based our projections upon the 2017 experience of our current ACA small group block of business for Innovation Health Plan, Inc. and Innovation Health Insurance Company, in the 2-50 market. The experience data utilized in the rate development reflects incurred claims from January 1, 2017 to December 31, 2017 and paid through January 2018. This manual experience is the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

The manual experience used to develop the rates is shown below:

DOS	Membership	Claims	Premium *	Loss Ratio
01/01/2017	22,053	6,196,517	8,605,640	72.01%
02/01/2017	21,843	6,280,090	8,552,670	73.43%
03/01/2017	21,586	5,760,600	8,469,280	68.02%
04/01/2017	21,456	5,487,847	8,451,610	64.93%
05/01/2017	21,235	6,266,455	8,384,354	74.74%
06/01/2017	21,124	5,495,491	8,386,136	65.53%
07/01/2017	20,783	6,133,679	8,279,070	74.09%
08/01/2017	20,480	5,699,602	8,186,733	69.62%
09/01/2017	19,998	5,351,068	8,030,378	66.64%
10/01/2017	19,652	5,800,905	7,957,962	72.89%
11/01/2017	19,025	5,244,629	7,777,991	67.43%
12/01/2017	15,418	3,687,306	6,638,183	55.55%
Total	**244,653**	**67,404,187**	**97,720,009**	**68.98%**

*Note: Premiums shown are not risk adjusted. The current estimate of the 2017 risk-adjusted loss ratio is 76%.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 1.6% of the experience period incurred claims.

For the projection, the following was taken into consideration:

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for policies issued to small employers in 2016 and 2017. We considered the expected relationships between the morbidity of the experience policies and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts.

Determination of Retention Portion of Market Index Rate
The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2019. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company’s internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer

behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2018 plans.

Requested Rates

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three dependents under age 21, only the three oldest dependents will be considered in determining the family's premium. Additional dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

Credibility Assumption

No credibility is assigned to the experience data for the District of Columbia. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

Trend Assumption

Anticipated annual trend from the experience period to the rating period for the product line is shown in the following table. The table shows the trend assumptions by major types of service as defined by HHS, separately by unit cost, utilization, and in total.

Type of Service	Unit Cost	Utilization	Leveraging	Total
Inpatient Hospital	6.4%	2.5%	1.2%	10.4%
Outpatient Hospital	4.2%	6.5%	1.4%	12.6%
Professional	1.6%	6.0%	1.1%	8.9%
Other Medical	4.2%	6.5%	1.4%	12.6%
Capitation	0.0%	N/A	0.0%	0.0%
Prescription Drug	9.3%	2.6%	2.5%	14.9%
Total	**5.0%**	**4.7%**	**1.6%**	**11.8%**

a. Medical Trend
Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

b. Pharmacy Trend
Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend.

Cost-sharing changes & Benefit Changes

Aetna's rate review models project incurred claims and earned premiums assuming a static benefit plan mix for the book of business for the experience period. Since Aetna prices the book of business utilizing a target loss ratio approach, adjustments made to the incurred claims and earned premiums to account for the anticipated changes to the plan mix would offset resulting in the same projected loss ratio. The Plan Relativity Factors adjust future premium levels to align with the expected claims for changes in plan mix for future dates of service.

Plan Relativities

The Plan Relativities represent the expected value of the difference in benefits and networks between the market index rate and each additional proposed benefit plan discussed in this filing. The relativities were developed using a proprietary pricing model which relies on State- and product-specific benefit service category weights and rating factors for various levels of plan/member cost-sharing options for deductibles, coinsurance, out-of-pocket maximums and copays.

The product-specific service category weights were developed based on the experience of Aetna's Small Group block of business. The cost-sharing-specific rating factors were developed using experience associated with our Large Group block of business, which excludes the effects of selection. These Large Group based cost-sharing specific rating factors account for differences in a standard population's spending patterns due to differences in the richness and/or structure of benefits, or induced demand, without reflection of differences in health status.

Final plan relativities reflect the value of the EHB and state mandated benefits (including pediatric dental), incorporating the impact of out-of-network benefits and additional benefits. The methodology also considers the value of any differences in network by plan, including but not limited to network discounts and steerage.

The Plan Relativities for each plan are shown in the AV Pricing Value Column of Exhibit E-2.

Rating Factors

<u>Effective Date Factors</u>
Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

<u>Member Age Factor</u>
The age factors are based on the DC specific age scale. The factors are shown in Exhibit 11.

<u>Tobacco Factors</u>
No load is proposed for tobacco users.

Area Factors
Exhibit 3 summarizes the rating area definitions and factors, and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

Wellness Programs

Aetna may encourage and incent members to access certain medical services, to use online tools that enhance their coverage and services, and to continue participation as an **Aetna** member. Members and their doctor can talk about these medical services and decide if they are right for the member. Aetna may also encourage and incent members in connection with participation in a wellness or health improvement program. Incentives include but are not limited to:

- Modification to **copayment**, **deductible** or **coinsurance** amounts
- **Premium** discounts or rebates
- Contributions to health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards
- Any combination of the above

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon a member's health.

Distribution of Rate Increases

The distribution of rate increases (annual) is shown in Exhibit A-1. The increases are shown by Plan.

Claim Reserve Needs

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

The experience data reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018. The paid claims for the DC Base experience period are $2,516,006. The estimated incurred claims are $2,556,943.

Administrative Costs of Programs that Improve Health Care Quality

The administrative costs included with claims in the numerator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Taxes and Licensing or Regulatory Fees

The taxes, licenses and fees removed from premium in the denominator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Medical Loss Ratio (MLR)

The projected Medical Loss Ratio (MLR) as defined by HHS is 86.30% and meets the minimum MLR requirements of Insurance Art. § 15-605(c). The details of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Risk Adjustment

Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market average; such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of $0.13 PMPM in Worksheet 2.

Risk Adjustment – Projection Period

Aetna is projecting a risk adjustment payable. We expect that we will have membership enrolled under the market average morbidity. The resulting PMPM adjustment, net of risk adjustment user fees, is $64.34 PMPM.

Reinsurance

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data does not contain Reinsurance Contributions during 2017.

Risk Corridor

The Risk Corridor program does not apply to Small Group business.

Past and Prospective Loss Experience Within and Outside the State

The loss experience used in the development of the rates was based on the HMO Small Group experience for Innovation Health Plan, Inc. and PPO Small Group experience for Innovation Health Insurance Company in Northern Virginia.

Reasonable Margin for Reserve Needs & Past and Prospective Expenses

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2019. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to the Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax. The risk adjustment user fee, as previously mentioned in the Risk Adjustment section, is applied to the projected risk adjustment transfer and

therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2018 plans.

Any Other Relevant Factors Within and Outside the State

All relevant Factors within and outside the State have been considered in the development of the proposed rates.

Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8

This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8.

Addition of Newly-Requested Exhibit for 2019

The following exhibit new to 2019 was requested:
DISB will require all issuers of Qualified Health Plans (for sale on DC HealthLink) to provide a chart containing clear and concise information on the following:

1) *Any and all components of requested changes in the rates from the prior year, such as trends, risk adjustment, age calibration, mapping from a different plan, etc. (this is not meant to be an exhaustive list; your list should contain all applicable components);*
2) *A quick summary/explanation of the change associated with each listed component; and*
3) *The actual percentage impact of the change to each component, such that the sum total for all components equals the total percentage change requested for the plan year.*

We have included our response to this request as Exhibit 12.

Actuarial Certification

I, Regis Murayi, am an employee of Aetna Inc. and a member of the American Academy of Actuaries. I have reviewed the enclosed rates submitted by Aetna Life Insurance Company for the District of Columbia.

These rates reflect the negotiated prices from the provider contracts and the expected utilization experience of the plan.

I relied upon financial records and summaries prepared by responsible officers and employees of Aetna Life Insurance Company. In other respects, my analysis included review of assumptions that I considered necessary.

For preparation of the rates, items identified above:

(i). are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,

(ii). meet the requirements of Washington D.C,

(iii). make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements, and

(iv). include appropriate provision for all actuarial items which ought to be established where allowed by law.

A target medical loss ratio of 80.80% was used for this filing calculated in the traditional way. The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is 86.30%.

These rates are appropriate for quotes delivered for effective dates beginning January 1, 2019. The proposed change is an increase greater than the 10% threshold and will trigger the federal review requirements as specified under 45 CFR Part 154.

This rate filing conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010.

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Aetna Health Inc. They are neither excessive nor inadequate, nor unfairly discriminatory.

Regis Murayi, FSA, MAAA
Aetna Life Insurance Company

June 1, 2018
Date

District of Columbia Small Group
ALIC (PPO plans) Loss Ratio History

DOS	Membership	Claims	Premium*	Loss Ratio
01/01/2016	736	$125,729	$295,350	42.57%
02/01/2016	737	$186,814	$293,004	63.76%
03/01/2016	747	$589,372	$297,523	198.09%
04/01/2016	750	$238,594	$298,985	79.80%
05/01/2016	750	$292,546	$298,685	97.94%
06/01/2016	762	$236,741	$304,775	77.68%
07/01/2016	734	$238,825	$293,393	81.40%
08/01/2016	730	$199,349	$294,359	67.72%
09/01/2016	788	$247,971	$325,695	76.14%
10/01/2016	811	$229,924	$337,787	68.07%
11/01/2016	798	$218,123	$331,396	65.82%
12/01/2016	800	$252,193	$329,401	76.56%
01/01/2017	776	$295,771	$324,549	91.13%
02/01/2017	773	$259,835	$323,797	80.25%
03/01/2017	779	$234,046	$325,833	71.83%
04/01/2017	790	$200,050	$326,636	61.25%
05/01/2017	795	$245,376	$326,942	75.05%
06/01/2017	799	$220,459	$325,952	67.64%
07/01/2017	806	$195,188	$329,467	59.24%
08/01/2017	829	$185,965	$340,371	54.64%
09/01/2017	831	$201,294	$341,751	58.90%
10/01/2017	821	$160,094	$337,596	47.42%
11/01/2017	778	$148,196	$321,028	46.16%
12/01/2017	829	$203,812	$339,590	60.02%
CY 2016	9,143	3,056,180	3,700,353	82.59%
CY 2017	9,606	2,550,085	3,963,512	64.34%

*Note: Premiums shown are not risk adjusted. The current estimate of the 2017 risk adjusted loss ratio is 74.96%.

Certificate Form Names and Numbers

Form Name	*Form Number*
AL DC SG HHIXCOC-EPO V003	AL SG HCOC 2019-EPO 03-HIX
AL DC HGrpPol V003	AL SG HGrpPol 03

Schedule Form Names and Numbers

Form Name	*Form Number*
AL DC SG-HIXSOB-PPO-14041838 V003	AL SG-SOB-PPO-14041838 03-HIX
AL DC SG-HIXSOB-PPO-14041839 V003	AL SG-SOB-PPO-14041839 03-HIX
AL DC SG-HIXSOB-PPO-14041836 V003	AL SG-SOB-PPO-14041836 03-HIX
AL DC SG-HIXSOB-PPO-14041834 V003	AL SG-SOB-PPO-14041834 03-HIX
AL DC SG-HIXSOB-PPO-14041833 V003	AL SG-SOB-PPO-14041833 03-HIX
AL DC SG-HIXSOB-PPO-14041837 V003	AL SG-SOB-PPO-14041837 03-HIX
AL DC SG-HIXSOB-PPO-14041835 V003	AL SG-SOB-EPO-14041835 03-HIX

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Life Insurance Company**
State:	**District of Columbia**
HIOS Issuer ID:	**77422**
Market:	Small Group
Effective Date:	01/01/2019
Rate Filing Tracking Number:	**AETN-131521698**
Policy Form(s):	
Form Filing Tracking Number:	**AETN-130955818**

Company Contact Information:

Name:	**Diane Anderson**
Telephone Number:	**(860)273-3188**
Email Address:	**AndersonD1@aetna.com**

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
3) Request approval of the proposed monthly premium rates; and
4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
These rates are for plans issued in District of Columbia beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in District of Columbia.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in District of Columbia are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee for 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and

- Changes in provider networks and contracts.
- Expansion of definition for Small Group eligibility down to one sole proprietor

B. Variation in Rate Changes by Plan/Product:
Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

A. Paid Through Date:
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through January 31, 2018.

B. Premiums (Net of MLR Rebate) in Experience Period:
Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in District of Columbia. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 2.4% of the experience period incurred claims.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for community-rated policies issued to small employers in 2017.

We also considered the expected morbidity of the VA small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2019 and have adjusted our projections for this morbidity change accordingly.

B. Changes in Benefits:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits and coverage.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 8 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:
The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):
Medical trend factors are based on our Medical Economics Unit's national guidance coupled with local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract

rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through January, 2018 for issuers 12028 and 86443 in the Virginia Small Group HMO & PPO market. This manual experience is the HMO and PPO Small Group Experience for Innovation Health Plan, Inc. and Innovation Health Insurance Company respectively, in Northern Virginia. The manual experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

C. Inclusion of Capitation Payments:

No services provided in 2019 will be covered by capitation arrangements. We have adjusted the experience data to incorporate our best-estimate of the impact of moving to fee for service payment approaches.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 82.9%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of $0.13 PMPM in Worksheet 2.

B. Risk Adjustment – Projection Period

We started with 2017 Risk Adjustment accruals to determine our current risk transfer relative to the market. The difference between our projected relative risk and the market's is trended for two years.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost.

As a result, we project a risk adjustment payable, net of the 2019 user fee of $0.15 PBMPM. The resulting PMPM adjustment, net of risk adjustment user fees, is $(64.33).

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2019 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in District of Columbia during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2018 plans.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 6.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in District of Columbia through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by

effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, any commission expense, profit, and risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, excluding the Risk Adjustment User Fee, and the Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs.

These factors represent the added cost of covering the following benefits:

- One adult eye exam every 12 months

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2017 for the experience period.

16. Calibration

A. Age Curve Calibration:
The age factors are based on the HHS Default Standard Age curve. We then project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age distribution. The calibration factor is the reciprocal of this weighted average factor.
The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:
Projected area factors are shown in Exhibit 3. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The geographic calibration factor is the reciprocal of the projected average area factor

C. Tobacco Factor Calibration
We are not applying a tobacco factor in our rating.

17. Consumer-Adjusted Premium Rate Development
Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 9.

18. Composite Premiums
Small employers will be able to elect to have rates set using a composite approach as permitted by District of Columbia.

19. AV Metal Values
The AV Metal Values on Worksheet 2 were based on the AV 2019 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values
The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections
Exhibit A summarizes the membership distribution by plan. Membership projections on Worksheet 2 are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our

expectations for future sales as additional members move to these plans from grandfathered and transitional plans.

Terminated Plans and Products
Exhibit 10 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.
Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

22. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

23. Benefit Design
24. This filing includes one Bronze, two Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with District of Columbia benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2018 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

27. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition
As of December 31, 2017, the capital and surplus held by Aetna Life Insurance Company was approximately $2.84 billion. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer

- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- MH Net Trend
- Experience Period Data – Individual
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Regis Murayi am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
    i.

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

June 1, 2018

Regis Murayi, FSA, MAAA
ALIC

Date

Aetna Life Insurance Company
D.C. Small Group
PPO Products

Summary

Aetna Health Inc. has filed 2019 premium rates for small group plans in the District of Columbia.

Who is affected?

Policies that renew in 2019 in the following products will be affected:

Product Name	# Current Members	Range of Increases
Aetna Life Insurance Company	853	15.4% - 24.7%, 23.2% Average

2019 Premium rates for members in the above products will increase by 15.4% - 24.7% in plans listed for Aetna Health Maintenance Organization. Increases are determined by the member's plan and rating area in which they are located.

Why We Need to Increase Premiums

In 2017, Aetna's financial results were worse than the level required for long-term stability in the Small Group market.

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.0%. Medical costs go up mainly for two reasons – providers raise their prices and members get more medical care.

For Small Employers in the District of Columbia, some examples of increasing medical costs we have experienced in the last 12 months include:

- The cost for an inpatient hospital admission has increased 6.4%
- The cost for pharmacy prescriptions have gone up 9.3%
- Use for physician service has increased 6.0%

What Else Affects Our Request to Increase Premiums

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. Small groups purchasing insurance in the market place are sicker than we initially anticipated. Population risk is also affected by the movement of business between the ACA market and other options as well as among other carriers in the marketplace. These changes are expected to increase costs by 2.1%.

Will Premiums for All Individuals Increase 23.2%?

No, Increases differ by plan. Some premiums will increase by less than average or even go down. Others will increase by more than the average.

The exact rate change will depend on what benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees, and employer contributions.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

Non-claim costs are also going up. The Federal Health Insurers Fee has been reinstated after a reprieve in 2017. Some costs, such as operating our IT systems, complying with reporting requirements, and managing our business remain fixed, and are now being spread across fewer members, resulting in higher administrative costs. Aetna will only charge members for the portion of administrative costs that enable plans to still meet the 80% Minimum Loss Ratio requirement.

These rates are expected to produce an MLR equal to or above the 80% requirement for small group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna is taking a number of steps to keep our products as affordable as possible and to address the underlying cost of health care. These actions include:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care and not the quantity of services.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

Aetna is dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. Additionally, Aetna's DocFind directory helps members locate in-network doctors and hospitals to save money on their care. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Also, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.

980 Jolly Road
Mail Code U12S
Blue Bell, PA 19422
(215)-775-3837
Fax: (215)-775-6441

June 1, 2018

Mr. Efren Tanheco
Supervising Actuary
District of Columbia Department of Insurance & Securities Regulation
810 First Street NE, 6th Floor
Washington, DC 20002

Subject: Aetna Life Insurance Company - NAIC Number 60054
Small Group Premium Rate Filing – DC On Exchange
Effective dates January 1, 2019 – December 31, 2019

Dear Mr. Tanheco:

I am writing to request approval of the attached Rate Filing for plans offered to Small Groups by Aetna Life Insurance Company sold on the DC Exchange. This filing is for effective dates January 1, 2019 – December 31, 2019. This filing contains the benefit plans and rating methodology. The average rate revision proposed is an increase of 23.48%.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group Market and conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010. Additionally, these health benefit plans conform to each respective tier of coverage, defined as Bronze, Silver, and Gold.

This filing is for Aetna's Small Group PPO Medical Expense coverage.

The following supporting documentation is also included:

1) An Actuarial Certification
2) An Actuarial Memorandum including supporting exhibits and documentation

The forms filing has been submitted under separate cover and the SERFF Filing ID # is AETN-13100185.

The purpose of this rate filing is to comply with regulatory rate filing requirements. This filing is not intended to be used for other purposes. If you need additional information, please contact me by telephone at (860) 273-3188, or via e-mail at AndersonD1@aetna.com.

Sincerely,

Diane S. Anderson

Diane S. Anderson

Certificate Form Names and Numbers

Form Name	*Form Number*
AL DC SG HHIXCOC-EPO V003	AL SG HCOC 2019-EPO 03-HIX
AL DC HGrpPol V003	AL SG HGrpPol 03

Schedule Form Names and Numbers

Form Name	*Form Number*
AL DC SG-HIXSOB-PPO-14041838 V003	AL SG-SOB-PPO-14041838 03-HIX
AL DC SG-HIXSOB-PPO-14041839 V003	AL SG-SOB-PPO-14041839 03-HIX
AL DC SG-HIXSOB-PPO-14041836 V003	AL SG-SOB-PPO-14041836 03-HIX
AL DC SG-HIXSOB-PPO-14041834 V003	AL SG-SOB-PPO-14041834 03-HIX
AL DC SG-HIXSOB-PPO-14041833 V003	AL SG-SOB-PPO-14041833 03-HIX
AL DC SG-HIXSOB-PPO-14041837 V003	AL SG-SOB-PPO-14041837 03-HIX
AL DC SG-HIXSOB-PPO-14041835 V003	AL SG-SOB-EPO-14041835 03-HIX

Unified Rate Review v4.3

Company Legal Name: **Aetna Life Insurance Company** State: **DC**
HIOS Issuer ID: **77422** Market: **Small Group**
Effective Date of Rate Change(s): **01/01/2019**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 01/01/2017 to 12/31/2017

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$3,963,512	$412.61	100.00%
Incurred Claims in Experience Period	$2,550,085	265.47	64.34%
Allowed Claims:	$3,204,644	333.61	80.85%
Index Rate of Experience Period		$333.61	
Experience Period Member Months	9,606		

Section II: Allowed Claims, PMPM basis

Projection Period: 01/01/2019 to 12/31/2019 Mid-point to Mid-point, Experience to Projection: 24 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period				Annualized Trend Factors	Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**		**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Days	301.63	$3,230.23	$81.19	1.021	1.055	1.064	1.084		361.69	$3,854.32	$116.17	223.23	$4,478.23	$83.31
Outpatient Hospital	Visits	265.55	1,442.87	31.93	1.021	1.055	1.042	1.126		343.76	1,651.29	47.30	497.79	1,870.72	77.60
Professional	Visits	5,615.26	182.49	85.39	1.021	1.055	1.016	1.121		7,200.96	198.88	119.34	7643.07	214.00	136.30
Other Medical	Visits	2,564.73	136.69	29.21	1.021	1.055	1.042	1.126		3,320.08	156.44	43.28	4429.45	232.38	85.78
Capitation	Benefit Period	12,000.00	0.52	0.52	1.021	1.055	1.000	1.057		13,690.71	0.55	0.63	13112.06	0.34	0.37
Prescription Drug	Prescriptions	7,737.25	163.41	105.36	1.021	1.048	1.093	1.085		9,297.23	204.50	158.44	8389.43	149.83	104.75
Total				$333.61								$485.17			$488.11

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	$488.11	$1,608,799
Paid to Allowed Average Factor in Projection Period			0.829	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$404.70	$1,333,880
Projected Risk Adjustments PMPM			-64.34	(212,050)
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$469.03	$1,545,930
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$469.03	$1,545,930
Administrative Expense Load		8.90%	51.68	170,327
Profit & Risk Load		4.74%	27.51	90,682
Taxes & Fees		5.55%	32.21	106,180
Single Risk Pool Gross Premium Avg. Rate, PMPM			$580.44	$1,913,119
Index Rate for Projection Period			$511.02	
% increase over Experience Period			40.68%	
% Increase, annualized:			18.61%	
Projected Member Months				3,296

Product-Plan Data Collection

Company Legal Name: **Aetna Life Insurance Company**
HIOS Issuer ID: **77422**
Effective Date of Rate Change(s): **01/01/2019**

State: **DC**
Market: **Small Group**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Aetna Preferred Provider Organization					Aetna Preferred Provider Organization															
Product ID:		77422DC011					77422DC009															
Metal:		Gold	Silver	Gold	Bronze	Gold	Gold	Silver	Gold	Bronze	Gold	Gold	Gold	Silver	Bronze	Gold	Gold	Gold	Silver	Bronze	Gold
AV Metal Value		0.795	0.702	0.792	0.617	0.817	0.784	0.689	0.782	0.617	0.817	0.791	0.791	0.707	0.620	0.813	0.802	0.791	0.714	0.620	0.813
AV Pricing Value		1.043	0.856	1.064	0.631	1.026	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	POS	POS	POS	POS	POS	POS	POS
Plan Name		Aetna Gold OAEPO 1600 100% HSA T	Aetna Silver OAEPO 3000 100% HSA E	Aetna Gold OAEPO 500 90% E	Aetna Bronze OAEPO 6000 80% HSA E	Aetna Gold OAEPO 70% T	DC Gold PPO 1600 100 50 HSA T	DC Silver PPO 3000 100 50 HSA E	DC Gold PPO 500 90 50	DC Bronze PPO 5000 80 50 HSA E	DC Gold PPO 70 50	DC Gold PPO SJ 1500 100 50	DC Gold PPO SJ 1500 100 50 RE	DC Silver PPO 2700 100 50 HSA T RE	DC Bronze OAMC 5600 100 50 HSA E	DC Gold OAMC 70 50 T	DC Gold OAMC 500 90 50 T	DC Gold OAMC SJ 1500 100 50	DC Silver OAMC SJ 2500 100 50	DC Bronze OAMC 5600 100 50 HSA E RE	DC Gold OAMC 70 50 T RE
Plan ID (Standard Component ID):		77422DC0110003	77422DC0110006	77422DC0110004	77422DC0110001	77422DC0110005	77422DC0090007	77422DC0090003	77422DC0090008	77422DC0090005	77422DC0090009	77422DC0090001	77422DC0090002	77422DC0090004	77422DC0070001	77422DC0070009	77422DC0070013	77422DC0070025	77422DC0070026	77422DC0070027	77422DC0070029
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2		3.79%					3.79%														
Historical Rate Increase - Calendar Year - 1		3.11%					3.11%														
Historical Rate Increase - Calendar Year 0		6.53%					6.53%														
Effective Date of Proposed Rates		01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019
Rate Change % (over prior filing)		20.99%	20.71%	19.51%	12.22%	18.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		25.17%	24.88%	23.63%	16.10%	22.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		59.39%	4.07%	58.19%	#DIV/0!	32.98%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Rate Increase %		23.48%					0.00%														

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	77422DC0110003	77422DC0110006	77422DC0110004	77422DC0110001	77422DC0110005	77422DC0090007	77422DC0090003	77422DC0090008	77422DC0090005	77422DC0090009	77422DC0090001	77422DC0090002	77422DC0090004	77422DC0070001	77422DC0070009	77422DC0070013	77422DC0070025	77422DC0070026	77422DC0070027	77422DC0070029
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Average Current Rate PMPM	$371.38	$375.76	$309.36	$388.07	$245.26	$378.48	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Projected Member Months	2,450	744	102	744	116	744	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

:tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	77422DC0110003	77422DC0110006	77422DC0110004	77422DC0110001	77422DC0110005	77422DC0090007	77422DC0090003	77422DC0090008	77422DC0090005	77422DC0090009	77422DC0090001	77422DC0090002	77422DC0090004	77422DC0070001	77422DC0070009	77422DC0070013	77422DC0070025	77422DC0070026	77422DC0070027	77422DC0070029
Plan Adjusted Index Rate	$473.06	$392.33	$493.57	$403.23	$0.00	$462.64	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Months	6,571	476	4,788	777	0	530	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Premium (TP)	$2,774,788	$174,209	$2,068,235	$348,529	$0	$183,816	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
EHB Percent of TP, [see instructions]	57.41%	55.46%	54.45%	79.86%	100.00%	49.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	42.59%	44.54%	45.55%	20.14%	0.00%	50.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$2,331,453	$164,113	$1,515,365	$270,403	$0	$381,572	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
EHB Percent of TAC, [see instructions]	56.73%	55.46%	54.45%	79.86%	100.00%	49.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	43.27%	44.54%	45.55%	20.14%	0.00%	50.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	$448,171	$33,329	$299,982	$65,436	$0	$49,423	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0															
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	#DIV/0!	0.00%															
Total Incurred claims, payable with issuer funds	$1,883,282	$130,784	$1,215,383	$204,967	$0	$332,149	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Rein	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk Adjustment Transfer Amount	-$319,010.96	-$4,422.84	-$228,826.48	-$46,279.82	$0.00	-$39,481.82	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Incurred Claims PMPM	$286.61	$274.76	$253.84	$263.79	#DIV/0!	$626.70	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	$354.81	$344.78	$316.49	$348.01	#DIV/0!	$719.95	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	$201.28	$191.22	$172.34	$277.93	#DIV/0!	$359.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

:tion IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	77422DC0110003	77422DC0110006	77422DC0110004	77422DC0110001	77422DC0110005	77422DC0090007	77422DC0090003	77422DC0090008	77422DC0090005	77422DC0090009	77422DC0090001	77422DC0090002	77422DC0090004	77422DC0070001	77422DC0070009	77422DC0070013	77422DC0070025	77422DC0070026	77422DC0070027	77422DC0070029
Plan Adjusted Index Rate	$609.74	$625.34	$513.65	$637.88	$378.59	$615.21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Months	2,450	744	102	744	116	744	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium (TP)	$1,408,589	$438,695	$49,402	$447,494	$41,409	$431,589	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
EHB Percent of TP, [see instructions]	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%
Total Allowed Claims (TAC)	$1,192,960	$367,330	$46,840	$366,369	$47,389	$365,032	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
EHB Percent of TAC, [see instructions]	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%	99.83%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%
Allowed Claims which are not the issuer's obligation	$210,851	$61,459	$12,396	$54,364	$18,517	$64,116	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	-$942,308	-$291,959	-$32,864	-$289,983	-$29,226	-$298,276															
Portion of above payable by HHS on behalf of insured person, as %	-446.91%	-475.04%	-265.13%	-533.41%	-157.83%	-465.21%															
Total Incurred claims, payable with issuer funds	$982,109	$305,871	$34,444	$312,006	$28,872	$300,916	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Rein	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Risk Adjustment Transfer Amount	-$150,183	-$45,575	-$6,279	-$45,550	-$7,183	-$45,596	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Aetna Life Insurance Company
SERFF tracking number	AETN-131521698
Submission Date	June 1, 2018
Product Name	DC AHI HMO SG 2019
Market Type	○ Individual ◉ Small Group
Rate Filing Type	◉ Rate Increase ○ New Filing

Scope and Range of the Increase:

The 23.7% increase is requested because:

Rates are updated to reflect the impact of medical trend, revisions to our assumptions about population morbidity and projected population, changes in cost sharing levels to ensure compliance with Actuarial Value requirements, and changes in provider networks and contracts.

This filing will impact:

# of policyholder's 545 # of covered lives 829

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 23.7 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 16.1%
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 25.1%

Individuals within the group may vary from the aggregate of the above increase components as a result of:

the benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees and employer contributions.

Financial Experience of Product

The overall financial experience of the product includes:

The 2017 experience generated by the plans offered under this product produced a loss ratio that was favorable to the target loss ratio before and after risk adjustment. Due to the low volume of members that have enrolled in these plans the 2017 experience is not credible.

The rate increase will affect the projected financial experience of the product by:

The rate revision is not expected to impact the profitability of the product. That is, the target profit margin is unchanged

Components of Increase
The request is made up of the following components:

Trend Increases – 36.6 % of the 23.7 % total filed increase

1. Medical Utilization Changes –Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

   This component is 17.3 % of the 23.7 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

   This component is 19.3 % of the 23.7 % total filed increase.

Other Increases – 63.4 % of the 23.7 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

   This component is 29.7 % of the 23.7 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

   This component is 0 % of the 9.4 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

   This component is 5.4 % of the 23.7 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

   This component is 0.0 % of the 23.7 % total filed increase.

5. Other – Defined as:

   Changes in commission, benefit slope, risk adjustment, provider contracting, experience and population risk.

   This component is 28.2 % of the 23.7 % total filed increase.

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Exhibit 1
2019 Rate Increases by Product

Product	Average Rate Increase	Minimum Rate Increase	Maximum Rate Increase
Aetna Preferred Provider Organization	23.76%	16.10%	25.17%

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Exhibit 2
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.56%	1.11%	1.050	0.939	0.48%	1.01%	1.050	0.939
1	0.51%	0.76%	1.050	0.939	0.50%	0.76%	1.050	0.939
2	0.49%	0.75%	0.601	0.596	0.42%	0.60%	0.601	0.596
3	0.60%	0.71%	0.601	0.596	0.50%	0.70%	0.601	0.596
4	0.50%	0.77%	0.601	0.596	0.43%	0.86%	0.601	0.596
5	0.27%	0.50%	0.570	0.565	0.20%	0.36%	0.570	0.565
6	0.49%	0.61%	0.570	0.565	0.47%	0.53%	0.570	0.565
7	0.54%	0.34%	0.570	0.565	0.45%	0.50%	0.570	0.565
8	0.19%	0.54%	0.570	0.565	0.17%	0.48%	0.570	0.565
9	0.19%	0.33%	0.570	0.565	0.20%	0.28%	0.570	0.565
10	0.21%	0.19%	0.578	0.565	0.29%	0.13%	0.578	0.565
11	0.25%	0.09%	0.578	0.565	0.20%	0.07%	0.578	0.565
12	0.45%	0.51%	0.578	0.565	0.33%	0.37%	0.578	0.565
13	0.94%	0.25%	0.578	0.565	0.77%	0.41%	0.578	0.565
14	0.68%	0.28%	0.578	0.565	0.49%	0.27%	0.578	0.565
1	0.43%	0.40%	0.606	0.615	0.37%	0.29%	0.606	0.615
16	0.19%	0.48%	0.606	0.615	0.25%	0.41%	0.606	0.615
17	0.49%	0.73%	0.606	0.615	0.43%	0.56%	0.606	0.615
18	0.22%	0.57%	0.606	0.615	0.28%	0.41%	0.606	0.615
19	0.25%	0.17%	0.606	0.615	0.37%	0.21%	0.606	0.615
20	0.23%	0.19%	0.451	0.741	0.31%	0.25%	0.451	0.741
21	0.18%	0.68%	0.451	0.741	0.22%	0.67%	0.451	0.741
22	0.54%	0.65%	0.451	0.741	0.61%	0.79%	0.451	0.741
23	0.82%	1.41%	0.451	0.741	0.80%	1.12%	0.451	0.741
24	1.09%	1.13%	0.451	0.741	1.00%	1.19%	0.451	0.741
25	1.36%	1.45%	0.460	1.106	1.16%	1.53%	0.460	1.106
26	3.47%	2.26%	0.460	1.106	2.95%	2.21%	0.460	1.106
27	2.44%	1.63%	0.460	1.106	2.35%	1.50%	0.460	1.106
28	2.71%	2.14%	0.460	1.106	2.80%	1.94%	0.460	1.106
29	2.53%	2.64%	0.460	1.106	2.55%	2.61%	0.460	1.106
30	2.17%	2.28%	0.519	1.197	2.21%	1.90%	0.519	1.197
31	1.61%	1.02%	0.519	1.197	1.49%	0.89%	0.519	1.197
32	1.27%	1.50%	0.519	1.197	1.36%	1.30%	0.519	1.197
33	1.81%	1.24%	0.519	1.197	1.86%	1.16%	0.519	1.197
34	1.58%	1.46%	0.519	1.197	1.68%	1.47%	0.519	1.197
35	1.74%	1.27%	0.630	1.197	1.75%	0.99%	0.630	1.197
36	1.31%	0.90%	0.630	1.197	1.23%	0.74%	0.630	1.197
37	0.81%	1.04%	0.630	1.197	0.96%	1.05%	0.630	1.197
38	1.22%	1.05%	0.630	1.197	1.33%	1.10%	0.630	1.197
39	0.99%	0.85%	0.630	1.197	0.96%	0.86%	0.630	1.197
40	1.02%	0.98%	0.790	1.197	1.11%	0.88%	0.790	1.197
41	0.75%	0.86%	0.790	1.197	0.86%	0.81%	0.790	1.197
42	1.16%	0.86%	0.790	1.197	1.10%	0.80%	0.790	1.197
43	0.66%	0.57%	0.790	1.197	0.60%	0.41%	0.790	1.197
44	0.67%	0.71%	0.790	1.197	0.64%	0.61%	0.790	1.197
45	0.92%	0.91%	1.000	1.269	0.87%	0.78%	1.000	1.269
46	0.59%	0.65%	1.000	1.269	0.44%	0.61%	1.000	1.269
47	0.30%	0.50%	1.000	1.269	0.22%	0.42%	1.000	1.269
48	0.11%	0.40%	1.000	1.269	0.27%	0.44%	1.000	1.269
49	0.36%	0.64%	1.000	1.269	0.62%	0.61%	1.000	1.269
50	0.15%	0.53%	1.370	1.460	0.22%	0.48%	1.370	1.460
51	0.45%	0.59%	1.370	1.460	0.46%	0.57%	1.370	1.460
52	0.30%	0.43%	1.370	1.460	0.43%	0.39%	1.370	1.460
53	0.18%	0.42%	1.370	1.460	0.37%	0.88%	1.370	1.460
54	0.57%	0.46%	1.370	1.460	0.60%	0.66%	1.370	1.460
55	0.40%	0.22%	1.757	1.745	0.64%	0.49%	1.757	1.745
56	0.03%	0.39%	1.757	1.745	0.34%	0.43%	1.757	1.745
57	0.42%	0.39%	1.757	1.745	0.57%	0.33%	1.757	1.745
58	0.43%	0.18%	1.757	1.745	0.42%	0.51%	1.757	1.745
59	0.18%	0.25%	1.757	1.745	0.26%	0.48%	1.757	1.745
60	0.45%	0.46%	2.218	2.128	0.51%	0.60%	2.218	2.128
61	0.28%	0.17%	2.218	2.128	0.38%	0.31%	2.218	2.128
62	0.37%	0.17%	2.218	2.128	0.45%	0.24%	2.218	2.128
63	0.42%	0.32%	2.218	2.128	0.60%	0.25%	2.218	2.128
64	0.04%	0.17%	2.218	2.128	0.16%	0.35%	2.218	2.128
65+	0.46%	0.97%	3.200	2.700	0.78%	1.11%	3.200	2.700

Experience Period Demographic Factor	0.9199

Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	0.9612

Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0449

Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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Exhibit 3
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	District of Columbia	100%	1.000	100%	1.000

Average Experience Period Area Factor	1.0000

Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0000

Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0000

Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:
The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000

Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 4
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	2,976	84%
Silver	204	73%
Bronze	116	61%
Catastrophic	0	N/A
Total	3,296	83%

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Exhibit 5
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	8.93%	$51.68
Profit & Risk Load	4.74%	$27.44
Premium Tax	3.29%	$19.05
User Exchange Fee	1.00%	$5.79
State Based Exchange Fee	0.00%	$0.00
HIF	0.00%	$0.00
PCORI	0.00%	$0.00
Federal Income Tax	1.26%	$7.30
Total Taxes and Fees	5.55%	$32.13

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Exhibit 11
Projected Age/Gender Distribution

Age	Male	Female	DC Age Factor
0-20	0.01%	0.01%	0.000
0-14	5.90%	7.31%	0.654
15	0.37%	0.29%	0.654
16	0.25%	0.41%	0.654
17	0.43%	0.56%	0.654
18	0.28%	0.41%	0.654
19	0.37%	0.21%	0.654
20	0.31%	0.25%	0.654
21	0.22%	0.67%	0.727
22	0.61%	0.79%	0.727
23	0.80%	1.12%	0.727
24	1.00%	1.19%	0.727
25	1.16%	1.53%	0.727
26	2.95%	2.21%	0.727
27	2.35%	1.50%	0.727
28	2.80%	1.94%	0.744
29	2.55%	2.61%	0.760
30	2.21%	1.90%	0.779
31	1.49%	0.89%	0.799
32	1.36%	1.30%	0.817
33	1.86%	1.16%	0.836
34	1.68%	1.47%	0.856
35	1.75%	0.99%	0.876
36	1.23%	0.74%	0.896
37	0.96%	1.05%	0.916
38	1.33%	1.10%	0.927
39	0.96%	0.86%	0.938
40	1.11%	0.88%	0.975
41	0.86%	0.81%	1.013
42	1.10%	0.80%	1.053
43	0.60%	0.41%	1.094
44	0.64%	0.61%	1.137
45	0.87%	0.78%	1.181
46	0.44%	0.61%	1.227
47	0.22%	0.42%	1.275
48	0.27%	0.44%	1.325
49	0.62%	0.61%	1.377
50	0.22%	0.48%	1.431
51	0.46%	0.57%	1.487
52	0.43%	0.39%	1.545

Age Calibration Factor	0.979

Note:
Age Calibration Factor
computed as the weighted average of
HHS Age Factor by projected membership
distribution.

Weighted Average Age	40

Note:
This is the age that most closely
corresponds to the age calibration factor.

53	0.37%	0.88%	1.605
54	0.60%	0.66%	1.668
55	0.64%	0.49%	1.733
56	0.34%	0.43%	1.801
57	0.57%	0.33%	1.871
58	0.42%	0.51%	1.944
59	0.26%	0.48%	2.020
60	0.51%	0.60%	2.099
61	0.38%	0.31%	2.181
62	0.45%	0.24%	2.181
63	0.60%	0.25%	2.181
64	0.16%	0.35%	2.181
65+	0.78%	1.11%	2.181

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 12
Comparison of Key Pricing Factors to LY (2018) Pricing

Category	2018	2019	% Impact to Premium	Description
Base Experience PMPM*	$266.93	$275.58	1.9%	Using all SG experience (HMO/PPO) from IH to price DC
Pricing Trend (annual)	11.1%	11.6%	8.5%	Experience higher utilization and unit cost pressure
Morbidity	1.03	1.02	-0.3%	Expecting market risk pool to deteriorate
Benefit	0.963	1.056	6.9%	Leaner portfolio in 2018 compared to 2017
Demographic	1.000	1.000	0.0%	No material change
Area Factor	1.000	1.000	0.0%	No material change
Other	1.031	1.034	0.8%	
Network Change	1.060	1.054	0.6%	Adj to normalize experience for manual pricing
Risk Adjustment	-$19.85	-$64.32	10.0%	
Projected Claim Cost	**$340.86**	**$467.73**	**28.4%**	wksht 1 projected incurred claims (v38)
% of Premium Items				
Admin	**8.8%**	**7.8%**	**1.3%**	decreasing market footprint leads to increasing admin costs PMPM
Profit	**6.0%**	**6.0%**	**1.8%**	
FIT	2.10%	1.26%	-0.5%	No material change
AFIT	3.90%	4.74%	2.2%	No material change
Taxes & Fees	**8.8%**	**5.4%**	**-1.8%**	
Commissions	1.3%	1.1%	0.1%	Reducing commissions
Prem Tax	3.3%	3.3%	1.0%	
HIF	3.2%	0.0%	-3.2%	Introducing HIF back in from 1 yr hiatus
Federal EUF	1.0%	1.0%	0.3%	
State EUF	0.0%	0.0%	0.0%	N/A
PCORI	0.04%	0.00%	0.0%	No material change
Total % of Prem	**23.66%**	**19.22%**		
Single Risk Pool Premium (Wksht 1)	**$446.49**	**$578.99**	**29.7%**	
SG Trend Factor	1.020	0.887	-13.0%	
Index Rate	$455.38	$513.72		Wksht II (plan adj index rate f81)
Calibration Factors				
Trend	1.020	0.887		
Age	1.047	0.979		
Area	1.000	1.000		
Tobacco	1.000	1.000		
Avg 1.0 Premium	$426.38	$591.57		
Remove trend factor	$418.06	$666.73		
Consumer Premium Relativity	0.809	0.829		
Avg Prem	$338.26	$552.79	63.42%	
Premium Mix	0.891	0.672	-24.6%	
Avg Projection Period Premium	**$301.37**	**$371.38**	**23.230%**	ties back to wksht 2 row 29, see Annual Rate Change tab for further breakout

Footnotes

*Base Experience PMPM for 2017 is 2015 Claims experience used for pricing LY with 1 year of trend (9.7%) to bring the claim level to 2016

*Base Experience PMPM for 2018 is 2016 Claims experience

Aetna Life Insurance Company
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Exhibit A
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
77422DC0110001	PPO	DC Bronze OAEPO 6000 80% HSA E	Bronze	61.67%	Yes	3.52%
77422DC0110002	PPO	DC Gold OAEPO 1000 100% E	Gold	78.53%	Yes	22.57%
77422DC0110003	PPO	DC Gold OAEPO 1600 100% HSA T	Gold	79.48%	Yes	22.57%
77422DC0110004	PPO	DC Gold OAEPO 500 90% E	Gold	79.15%	Yes	22.57%
77422DC0110005	PPO	DC Gold OAEPO 70% T	Gold	81.71%	Yes	22.57%
77422DC0110006	PPO	DC Silver OAEPO 3000 100% HSA E	Silver	70.16%	Yes	3.09%
77422DC0110007	PPO	DC Silver OAEPO 4500 80% E	Silver	71.71%	Yes	3.09%

Aetna Life Insurance Company
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Exhibit A-1
Rate Change by Plan

2018 HIOS Plan ID	2018 Plan Name	1Q2018 Premium Rate	2019 HIOS Plan ID	2019 Plan Name	1Q2019 Premium Rate	Rate Change
77422DC0090008	DC Gold PPO 500 90/50	$366.80	77422DC0110004	DC Gold OAEPO 500 90% E	$446.30	21.7%
77422DC0090007	DC Gold PPO 1600 100/50 HSA T	$355.17	77422DC0110003	DC Gold OAEPO 1600 100% HSA T	$436.28	22.8%
77422DC0090009	DC Gold PPO 70/50	$357.74	77422DC0110005	DC Gold OAEPO 70% T	$430.74	20.4%
77422DC0090003	DC Silver PPO 3000 100/50 HSA E	$292.41	77422DC0110006	DC Silver OAEPO 3000 100% HSA E	$357.94	22.4%
77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	$231.82	77422DC0110001	DC Bronze OAEPO 6000 80% HSA E	$263.54	13.7%
77422DC0090006	DC Silver PPO 4500 80/50	$269.94	77422DC0110007	DC Silver OAEPO 4500 80% E	$334.29	23.8%

Aetna Life Insurance Company

PPO

Actuarial Value Screenshots

HIOS ID	Plan Name	Page
77422DC0110005	DC Gold OAEPO 70% T	1
77422DC0110004	DC Gold OAEPO 500 90% E	2
77422DC0110007	DC Silver OAEPO 4500 80% E	3
77422DC0110003	DC Gold OAEPO 1600 100% HSA T	4
77422DC0110006	DC Silver OAEPO 3000 100% HSA E	5
77422DC0110001	DC Bronze OAEPO 6000 80% HSA E	6
77422DC0110002	DC Gold OAEPO 1000 100% E	7

DC Gold OAEPO 70% T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%	
MOOP ($)	$7,000.00		
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☐	☑	70%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☐	☑	70%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$65.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	73%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☐	☑	70%		☑	☑			☐	☐
Speech Therapy	☐	☐		$65.00	☑	☑			☐	☐
Occupational and Physical Therapy	☐	☐		$65.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☑	70%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☑	70%		☑	☑			☐	☐
Skilled Nursing Facility	☐	☑	70%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	70%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☐	☑	70%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$10.00	☑	☑			☐	☑
Preferred Brand Drugs	☐	☐		$45.00	☑	☑			☐	☑
Non-Preferred Brand Drugs	☐	☐		$85.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	70%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 70% T
Plan HIOS ID: 77422DC0110005
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	81.71%
Metal Tier:	Gold
	NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:	
Calculation Time:	0.0312 seconds

Final 2019 AV Calculator

This product, DC Gold OAEPO 70% T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.71%.

DC Gold OAEPO 500 90% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%				
MOOP ($)	$7,150.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$65.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	64%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$15.00	☑	☑			☑	☐
X-rays and Diagnostic Imaging	☑	☐		$65.00	☑	☑			☑	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$500.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$10.00	☑	☑			☐	☑
Preferred Brand Drugs	☐	☐		$45.00	☑	☑			☐	☑
Non-Preferred Brand Drugs	☐	☐		$85.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	70%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 500 90% E
Plan HIOS ID: 77422DC0110004
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	79.15%
Metal Tier:	Gold
Additional Notes:	NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Calculation Time:	0.0312 seconds

Final 2019 AV Calculator

This product, DC Gold OAEPO 500 90% E satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.15%.

DC Silver OAEPO 4500 80% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$4,500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%				
MOOP ($)	$7,900.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$750.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	80%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$30.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$75.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	55%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	80%		☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	80%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	80%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	80%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	80%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	80%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☑
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☑
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver OAEPO 4500 80% E
Plan HIOS ID: 77422DC0110007
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	71.71%
Metal Tier:	Silver
Additional Notes:	NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Calculation Time:	0.0469 seconds

Final 2019 AV Calculator

This product, DC Silver OAEPO 4500 80% E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.71%.

DC Gold OAEPO 1600 100% HSA T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design			
	Medical	Drug	Combined
Deductible ($)			$1,600.00
Coinsurance (%, Insurer's Cost Share)			100.00%
MOOP ($)			$3,575.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design			
	Medical	Drug	Combined

Click Here for Important Instructions

	Tier 1				Tier 2				Tier 1	Tier 2
Type of Benefit	**Subject to Deductible?**	**Subject to Coinsurance?**	**Coinsurance, if different**	**Copay, if separate**	**Subject to Deductible?**	**Subject to Coinsurance?**	**Coinsurance, if different**	**Copay, if separate**	**Copay applies only after deductible?**	
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$0.00	☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☐		$0.00	☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$15.00	☑	☑			☑	☐
Specialist Visit	☑	☐		$50.00	☑	☑			☑	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	86%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$0.00	☑	☑			☐	☐
Occupational and Physical Therapy	☑	☐		$0.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☐		$0.00	☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$0.00	☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$10.00	☑	☑			☑	☑
Preferred Brand Drugs	☑	☐		$45.00	☑	☑			☑	☑
Non-Preferred Brand Drugs	☑	☐		$85.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	70%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 1600 100% HSA T
Plan HIOS ID: 77422DC0110003
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	80.48%
Metal Tier:	Gold
	NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:	
Calculation Time:	0.0469 seconds

Final 2019 AV Calculator

Option 3 Additive TIF adj	-1.00%
Final AV	79.48%

This product, DC Gold OAEPO 1600 100% HSA T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.48%.

DC Silver OAEPO 3000 100% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design			
	Medical	Drug	Combined
Deductible ($)			$3,000.00
Coinsurance (%, Insurer's Cost Share)			100.00%
MOOP ($)			$6,500.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☐		$0.00	☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$30.00	☑	☑			☑	☐
Specialist Visit	☑	☐		$75.00	☑	☑			☑	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	86%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☐		$0.00	☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$0.00	☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☑
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☑
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver OAEPO 3000 100% HSA E
Plan HIOS ID: 77422DC0110006
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.16%
Metal Tier:	Silver
	NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:	
Calculation Time:	0.0469 seconds

Final 2019 AV Calculator

This product, DC Silver OAEPO 3000 100% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 70.16%.

DC Bronze OAEPO 6000 80% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design				Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$6,000.00			
Coinsurance (%, Insurer's Cost Share)			80.00%			
MOOP ($)			$6,650.00			
MOOP if Separate ($)						

Click Here for Important Instructions

	Tier 1				Tier 2				Tier 1	Tier 2
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☑	80%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	80%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$40.00	☑	☑			☑	☐
Specialist Visit	☑	☐		$100.00	☑	☑			☑	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	77%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	80%		☑	☑			☐	☐
Speech Therapy	☑	☑	80%		☑	☑			☐	☐
Occupational and Physical Therapy	☑	☑	80%		☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	80%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	80%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	80%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	80%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	80%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$15.00	☑	☑			☑	☑
Preferred Brand Drugs	☑	☐		$65.00	☑	☑			☑	☑
Non-Preferred Brand Drugs	☑	☐		$100.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Bronze OAEPO 6000 80% HSA E
Plan HIOS ID: 77422DC0110001
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.67%
Metal Tier:	Bronze
	NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:	
Calculation Time:	0.0234 seconds

Final 2019 AV Calculator

This product, DC Bronze OAEPO 6000 80% HSA E satisfies the HHS guidelines for a Bronze plan with an Actuarial Value of 61.67%.

DC Gold OAEPO 1000 100% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design				Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,000.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
MOOP ($)	$7,150.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☐		$0.00	☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$65.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	78%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☐		$15.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☐		$65.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☐		$0.00	☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$500.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$10.00	☑	☑			☐	☑
Preferred Brand Drugs	☐	☐		$45.00	☑	☑			☐	☑
Non-Preferred Brand Drugs	☐	☐		$85.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	70%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold OAEPO 1000 100% E
Plan HIOS ID: 77422DC0110002
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:	Calculation Successful.
Actuarial Value:	78.53%
Metal Tier:	Gold
Additional Notes:	NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Calculation Time:	0.0625 seconds

Final 2019 AV Calculator

This product, DC Gold OAEPO 1000 100% E satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 78.53%.

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	$509.39
Net Risk Adjustment:	1.160
Exchange User Fees:	1.014
Total Impact:	0.174
Market Adjusted Index Rate:	$598.08

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7) = Product (Columns 1-6)	(8)	(9)	(10)	(11)	(12) = Product (Columns 8-11)	(13) = (7) x (12)	(14) = (7) / (1)
HIOS ID	**Plan Name**	**Metal Tier**	**Membership**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Distribution & Admin**	**Network & UM**	**Benefits in addition to EHBs**	**Impact of Eligibility (CAT)**	**Plan Adjusted Index Rate**	**Tobacco Calibration Factor**	**Age Calibration Factor**	**Geography Calibration Factor**	**Trend Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**	**AV Pricing Value**
77422DC0110001	DC Bronze OAEPO 6000 80% HSA E	Bronze	3.52%	$598.08	0.508	1.237	1.000	1.001	1.000	376.28	1.000	1.022	1.000	0.943	0.963	362.51	0.629
77422DC0110002	DC Gold OAEPO 1000 100% E	Gold	22.57%	$598.08	0.879	1.237	1.000	1.001	1.000	651.36	1.000	1.022	1.000	0.943	0.963	627.53	1.089
77422DC0110003	DC Gold OAEPO 1600 100% HSA T	Gold	22.57%	$598.08	0.841	1.237	1.000	1.001	1.000	622.91	1.000	1.022	1.000	0.943	0.963	600.12	1.042
77422DC0110004	DC Gold OAEPO 500 90% E	Gold	22.57%	$598.08	0.860	1.237	1.000	1.001	1.000	637.22	1.000	1.022	1.000	0.943	0.963	613.90	1.065
77422DC0110005	DC Gold OAEPO 70% T	Gold	22.57%	$598.08	0.830	1.237	1.000	1.001	1.000	615.01	1.000	1.022	1.000	0.943	0.963	592.50	1.028
77422DC0110006	DC Silver OAEPO 3000 100% HSA E	Silver	3.09%	$598.08	0.690	1.237	1.000	1.001	1.000	511.06	1.000	1.022	1.000	0.943	0.963	492.36	0.855
77422DC0110007	DC Silver OAEPO 4500 80% E	Silver	3.09%	$598.08	0.641	1.237	1.000	1.001	1.000	474.59	1.000	1.022	1.000	0.943	0.963	457.23	0.794

Unique Plan Design - Issuer Actuarial Value
Supporting Documentation and Justification

State: DC
Plan Year: 2019
HIOS Issuer ID: 77422
HIOS Product Ids: 77422DC011

HIOS Plan Ids:

77422DC0110001	77422DC0110005
77422DC0110002	77422DC0110006
77422DC0110003	77422DC0110007
77422DC0110004	

1) Justification for use of Issuer AV:

Per 156.135, the AV must be certified by member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

(1) Option 1 - Certify that the plan was entered correctly and does not vary materially from standard options entered
(2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
(3) Option 3 - Used the calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

Aetna benefit plans were analyzed vs the AVC to determined when Option 2 and/or Option 3 vs Option 1 certification was necessary. Four underlying calculators were built to support population of the Mental Health OP, Specialist OV, ER, and Rx generic rows in the AVC. These all support Option 2 certifications, but only the calculators used are referenced below. A separate calculator was used for plans with True Individual Family (TIF) deductibles in support of Option 3. Again, only if the calculator was used would it be referenced below. In addition, a 0.9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans. The output from this consistently applied process reflects our certified Actuarial Values.

2) Regulatory permitted alternate method used:

(3) Option 3 - Used calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

3) Confirmation that only in-network cost sharing including multitier networks, was considered:

Confirmed. Only in-network cost sharing information was used.

4) Description of standardized plan population data used:

Detail of data used for each of the subcalculators is described below in items 5 & 6. All data was based on either the AVC continuance tables, or a national data set which is representative of the SG population

5) If the method described in 156.135.(b).(2) was used, description of how the benefits were modified to fit the parameters of the AV calculator:

None

6) If the method described in 156.135.(b).(3) was used, description of the data and method used to develop the adjustments:

TIF (True individual family) Deductible

For plans with a TIF deductible, the average change in paid to allowed due to this feature was determined based on internal cost data and a SG appropriate distribution of single vs family members. That process produces an additive adjustment to the AV obtained via the methodology described above in support of 156.135.(b).(2) certifications.

Certification Language:

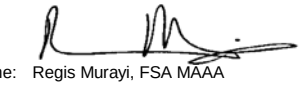
The development of the actuarial value was determined in accordance with the ASOPs established by the ASB and with applicable laws and regulations.

This analysis was conducted by a member of the American Academy of Actuaries that meets the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and has the education and experience necessary to perform the work.

The certifying actuary is an employee of Aetna.

This certification supports plans offered in the Small Group market.

Metal levels were appropriately assigned based on applicable law.

Actuary Signature: 
Actuary Printed name: Regis Murayi, FSA MAAA
Date: 06/01/2018

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 9

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample sma
The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2019
Rating Area: Rating Area 1
Plan: DC Silver OAEPO 4500 80% E

Group Census	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco Factors	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	0.876	0.896	0.654	0.654	
Employee 2	1.801	1.545			
Employee 3	0.727	0.727			
Employee 4	1.545	1.377	0.654	0.654	0.654
Employee 5	2.181	2.181	0.727		
Employee 6	1.944	2.099	0.727		
Employee 7	1.801	1.487			
Employee 8	1.053	1.013			
Employee 9	0.836	0.856	0.654	0.654	0.654
Employee 10	0.727	0.744	0.654	0.654	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	$713.51
x Rating Area Factor (Rating Area 1)	1.0000
x Plan Factor	0.6408
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$457.23

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	**Employee**	**Spouse**	**Child 1**	**Child 2**	**Child 3**	**Total**
Employee 1	$400.53	$409.68	$299.03	$299.03		$1,408.27
Employee 2	$823.47	$706.42				$1,529.89
Employee 3	$332.40	$332.40				$664.80
Employee 4	$706.42	$629.60	$299.03	$299.03	$299.03	$2,233.11
Employee 5	$997.21	$997.21	$332.40			$2,326.82
Employee 6	$888.85	$959.72	$332.40			$2,180.97
Employee 7	$823.47	$679.90				$1,503.37
Employee 8	$481.46	$463.17				$944.63
Employee 9	$382.24	$391.39	$299.03	$299.03	$299.03	$1,670.72
Employee 10	$332.40	$340.18	$299.03	$299.03		$1,270.64
Group Total Monthly Premium:						**$15,733.22**

Note: Member level monthly rates are rounded to the nearest penny.

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 6
MLR Projection

			Formula
(a)	Premium (pmpm)	$579.00	
(b)	Medical Cost (pmpm)	$464.70	
(c)	Medical Benefit Ratio (MBR)	80.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$4.67	= (a) x 0.81%
(e)	Taxes and Fees (pmpm)	$35.18	
(f)	Adjusted Premium (pmpm)	$543.82	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$469.36	= (b) + (d)
	Medical Loss Ratio (MLR)	**86.3%**	=(g) / (f)

Notes:
ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 7
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2019	23.0%	1.000	$485.73
2Q 2019	6.0%	1.028	$499.56
3Q 2019	51.3%	1.058	$513.80
4Q 2019	19.7%	1.088	$528.44
Total	100.0%	1.049	$509.39

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization	Total
Facility Inpatient	6.4%	8.2%	15.1%
Facility Outpatient	4.2%	12.4%	17.1%
Physician	1.6%	11.9%	13.7%
Capitation	0.0%	5.5%	5.5%
Medical	4.0%	10.7%	15.1%
Pharmacy	9.3%	8.3%	18.3%
Total (Med + Rx)	5.7%	10.0%	16.2%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 16
Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
77422DC0070001	DC Bronze OAMC 5600 100/50 HSA E	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	77422DC0110003	DC Gold OAEPO 1600 100% HSA T
77422DC0070009	DC Gold OAMC 70/50 T	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	77422DC0110006	DC Silver OAEPO 3000 100% HSA E
77422DC0070013	DC Gold OAMC 500 90/50 T	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	77422DC0110006	DC Silver OAEPO 3000 100% HSA E
77422DC0070025	DC Gold OAMC SJ 1500 100/50	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	77422DC0110006	DC Silver OAEPO 3000 100% HSA E
77422DC0070026	DC Silver OAMC SJ 2500 100/50	77422DC0090008	DC Gold PPO 500 90/50	77422DC0110004	DC Gold OAEPO 500 90% E
77422DC0070027	DC Bronze OAMC 5600 100/50 HSA E RE	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	77422DC0110001	DC Bronze OAEPO 6000 80% HSA E
77422DC0070029	DC Gold OAMC 70/50 T RE	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	77422DC0110003	DC Gold OAEPO 1600 100% HSA T
77422DC0070030	DC Gold OAMC 500 90/50 T RE	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	77422DC0110006	DC Silver OAEPO 3000 100% HSA E
77422DC0070031	DC Gold OAMC SJ 1500 100/50 RE	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	77422DC0110001	DC Bronze OAEPO 6000 80% HSA E
77422DC0070034	DC Silver OAMC SJ 2500 100/50 RE	77422DC0090008	DC Gold PPO 500 90/50	77422DC0110004	DC Gold OAEPO 500 90% E
77422DC0070035	DC Gold OAMC 1700 100/50 HSA T	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	77422DC0110003	DC Gold OAEPO 1600 100% HSA T
77422DC0070036	DC Gold OAMC 1700 100/50 HSA T RE	77422DC0090009	DC Gold PPO 70/50	77422DC0110005	DC Gold OAEPO 70% T

RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP
PLANS SOLD ON DC HEALTH LINK
CHECK-LIST

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 12
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2018 and later, follow filing due date requirements.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non- grandfathered, or a mixture of both.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1-2
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 1-2, Exhibit A
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. **In the small group market, please also provide weighted average rate increase requested for 2017Q1 over 2016Q1; etc.**	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**

13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 2-3
14	Exposure	Current number of policies, certificates and covered lives.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 3
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 3
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 3, 11
17	Index Rate	Provide the index rate.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 3
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 3-5
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 5
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 5-6
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost- sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 6
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 6, Exhibit E-2
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 6, Exhibit E-2

23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 6-7, Exhibit 3, Exhibit 7, Exhibit 11
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7, Exhibit A-1
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7
Number	**Data Element**	**Requirement Description**	**Individual/and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7, Exhibit 6
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 7-8, Exhibit 6
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 8

30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 8
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 8-9, Exhibit 5
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 8-9
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 9
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 9
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q19.doc - pg 9-10
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. **Provide in Excel and PDF format.**	N/A	N/A

36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. **Provide in Excel and PDF format.**	Yes	Supporting Documentaion
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for *all* individual and small employer group filings (whether or not they are "subject to review" as defined by HHS).	Yes	Supporting Documentation
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. **Provide in Excel format only**.	Yes	Supporting Documentation
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	Supporting Documentation
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	Supporting Documentation

Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
41	CCIIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by **April 30th** of the current year, whichever is first.	Yes	Supporting Documentation
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing.	N/A	N/A

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Diane S. Anderson
(Print Name)

Diane S Anderson
(Signature)